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Ontario

one-hundred
and second

ANNUAL REPORT
of the
Superintendent of Insurance
for the province of
Ontario

Business of 1980

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MINISTRY OF CONSUMER AND COMMERCIAL RELATIONS
OFFICE OF THE SUPERINTENDENT OF INSURANCE

To The Honourable Gordon Walker

Minister of Consumer and Commercial Relations

I have the honour to submit herewith the One-hundred and second Annual Report of the Superintendent of Insurance showing business for the year ended December 31, 1980.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized.

Division I, entitled "Annual Statement Abstracts", contains tabulated summaries showing the financial condition of all licensed insurers except those registered under the Canadian and British Insurance Companies Act, 1970, or the Foreign Insurance Companies Act, 1970 (Government of Canada Insurance Acts). It should be noted that Lloyd's is now federally registered and has been dropped from this section of the Report.

The figures shown are, generally, those reported by companies. Some changes may be necessary in the detailed financial statements, as a result of examinations carried out prior to the publication of the next Report. These changes will be shown in the next Report.

Division II, entitled "Non-profit Hospital and Medical Services Associations", contains tables showing in summary form the assets, liabilities, income and expenditure, together with the number of subscribers and persons covered for all associations registered under the Prepaid Hospital and Medical Services Act.

Division III, entitled "Investment Contract Companies", contains extracts from financial statement filed with the Department by the one company licensed under the Investment Contracts Act.

Division IV, entitled "Statistical Tables", shows in tabular form the premiums and losses and underwriting experience in Ontario of all insurers licensed in the Province with the exception of mutual benefit societies and pension fund associations. Information concerning the total Canadian business of these insurers is also shown in these tables.

Because the statistical tables show business written and losses incurred on a direct basis, there are also tables showing the business of those insurers licensed to write only contracts of reinsurance. These tables show business written and losses incurred on an assumed, ceded and net basis.

Division V, entitled "Appendices", shows other miscellaneous information.

Life Insurance in Ontario

A comparative summary of premium income for the years 1977 to 1980 is shown below.

		1980	1979	1978	1977
		$	$	$	$
Premium Income:					
Insurance	Ordinary & Industrial	846,358,307	798,107,202	743,504,107	683,298,184
	Group	374,238,745	329,427,127	311,308,333	288,194,146
Annuities		1,486,876,090	1,141,765,161	1,055,242,451	899,812,079
Totals		2,707,473,142	2,269,299,490	2,110,054,891	1,871,304,409

The following sets out a comparison of benefits paid for the years 1977 to 1980.

	1980	1979	1978	1977
	$	$	$	$
Disbursements to policyholders:				
Insurance contracts:				
Ordinary and Industrial	632,441,174	549,338,156	490,449,302	434,250,394
Group	307,628,098	282,647,955	250,696,177	232,156,051
TOTALS	940,069,272	831,986,111	741,145,479	666,406,445
Annuity contracts:				
Ordinary	334,431,394	236,287,096	176,448,543	145,301,544
Group	455,378,312	334,294,471	352,348,178	241,628,672
TOTALS	789,809,706	570,581,567	528,796,721	386,930,216
GRAND TOTALS	1,729,878,978	1,402,567,678	1,269,942,200	1,053,336,661

A comparative summary of new insured issued and in force for the years 1977 to 1980 is shown below:

POLICIES IN ONTARIO*	1980	1979	1978	1977
New issued				
Number	497,240	507,425	513,954	501,761
Amount	$22,534,739,301	$21,444,899,700	$17,685,550,608	$18,119,487,780
Average Policy	$45,319	$42,262	$34,411	$36,112
In Force Dec. 31st:				
Number	4,813,354	4,798,300	4,841,668	4,813,430
Amount	$166,689,898,931	$143,818,365,259	$125,111,182,089	$114,419,965,334
Average Policy	$34,631	$29,973	$25,840	$23,770

*Figures do not include Segregated Funds

FRATERNAL INSURANCE

The following table sets out comparative information for the years 1977 to 1980:

	1980	1979	1978	1977
	$	$	$	$
Total premiums and dues in Ontario	38,925,494	34,684,997	29,582,624	25,534,003
Disbursements to policyholders and beneficiaries (excluding expenses)	16,998,741	12,608,969	11,209,848	10,513,742
New business written	331,269,442	196,859,009	208,482,949	184,611,986
Life and Annuity certificates in force (adult and juvenile)	1,916,375,785	1,563,840,057	1,532,310,078	1,424,354,067

Automobile Experience in Ontario

The following tabulation shows the premiums and losses:

Year	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
1971	426,893,403	301,624,304	70.7
1972	490,233,347	355,347,338	72.5
1973	548,791,552	401,966,473	73.2
1974	635,208,841	495,065,650	77.9
1975	815,271,926	565,209,227	69.3
1976	962,384,832	656,207,298	68.2
1977	1,094,433,714	752,641,483	68.7
1978	1,134,774,993	842,242,545	74.2
1979	1,197,620,493	912,947,433	76.2
1980	1,307,820,326	1,043,486,793	79.8

Automobile Insurance Rate Differentials

The following table has been compiled to illustrate the widely varying automobile insurance claims experience of the different classes of drivers for which statistics are collected by the Superintendent of Insurance.

The figures shown are claim plus claim adjusting expenses per car insured for policies issued during one year periods ending 1978 and 1979. The experience relates to Ontario only and it should be emphasized that the figures refer to an average of all cars insured — not just those which were involved in accidents.

Table Illustrating Reasons for Rate Differentials

Class Description	Average Losses Plus Claim Adjusting Expenses per Car Insured			
	Third Party Claims		$100 and $250 Deductible Collision Claims	
	1978	1979	1978	1979
	$	$	$	$
Average for All Classes	112	123	63	74
Married Males Over 24, Single Males Over 29, and Females Over 24				
No driving to work	77	92	46	54
Up to 10 miles to work	115	119	62	72
Over 10 miles to work	102	119	57	68
Business driving	129	150	85	101
Young Drivers				
Occasional Driving Male Drivers Under 25 (Suppl. to principal operator coverage)	65	67	45	46
Married Males				
Ages 20 and Under	287	246	125	182
Ages 21 to 24	162	155	84	104
Unmarried Males				
Ages 18 and under	546	570	326	384
Ages 19 and 20	331	391	202	266
Ages 21 and 22	231	278	148	191
Ages 23 and 24	192	214	115	144
*Ages 25 to 29	169	150	94	115
Females				
Ages 20 and under	148	204	104	129
Ages 21 to 24	108	123	79	94
Rated as Having				
5 yrs. claim free	86	100	53	64
3 yrs. claim free	135	143	74	90
2 yrs. claim free	200	224	90	111
1 yr. claim free	222	251	108	129
0 yr. claim free experience	276	280	116	126

**The Automobile Insurance Statistical Plan was adjusted effective July 1, 1980 to discontinue the special category for unmarried males aged 25 to 29. This action was taken to ensure that all drivers aged over 24 are rated on use of vehicle and driving record and to eliminate an unfair statistical anomaly.*

Farmers' Mutual Fire Insurance

The aggregate experience of the farm mutual fire insurance companies in Ontario is summarized below:

Year	Net Insurance In Force	Net Losses Incurred		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1931	634	2,393	37.7	635	10.0	69
1941	583	973	16.7	4,216	72.3	67
1951	1,219	1,667	13.7	8,404	68.9	66
1961	1,922	3,555*	18.5	11,271	58.6	64
1968	2,395	5,905*	24.7	16,291	68.0	61
1969	2,529	6,699*	26.5	17,598	69.6	59
1970	2,711	7,085*	26.1	19,227	70.9	58

*Before recovery from Farm Mutual Reinsurance Plan.

Year	Insurance in Force	Direct Losses Incurred and Adjustment Expenses		Surplus		No. of Companies
		Amount	c. per $100 of Ins.	Amount	c. per $100 of Ins.	
	millions of $	*thousands of $*		*thousands of $*		
1971	2,948	8,075	26.1	20,780	70.5	56
1972	3,123	7,575	24.3	22,090	70.7	54
1973	3,578	8,466	23.7	25,185	70.4	53
1974	4,187	10,038	24.0	28,980	69.2	53
1975	5,006	12,616	25.2	33,128	66.2	52
1976	5,955	11,044	18.5	39,750	66.7	52
1977	7.077	13,651	19.3	46,887	66.3	52

Year	Direct Premiums Written	Direct-Losses and Adjusting Expenses Incurred	Loss Ratio	Surplus	No. of Companies
	thousands of $	*thousands of $*	%	*thousands of $*	
1978	32,055	19,913	61.8	54,876	52
1979	38,338	22,817	59.5	64,140	51
1980	44,432	24,811	55.8	75,842	51

Licensed Companies—December 31, 1980

PROVINCIAL AND EXTRA-PROVINCIAL COMPANIES

	No. of Ccompanies 31 December, 1979			Additions			Withdrawals			No. of Companies 31 December, 1980		
	Ontario	Extra-Pro-vincial	Total	Ontario	Extra-Pro-vincial	Total	Ontario	Extra-Pro-vincial	Total	Ontario	Extra-Pro-vincial	Total
Life	4	8	12	. .	1	1	1	. .	1	3	9	12
Fraternal	6	. .	6	. .	. .	. .	. .	. .	. .	6	. .	6
Other than Life	23	5	28	2	1	3	. .	. .	. .	25	6	31
Farm Mutuals	52	. .	52	. .	. .	. .	. .	. .	. .	52	. .	52
Mut. Ben. Socs	51	. .	51	. .	. .	. .	. .	. .	. .	51	. .	51
Totals	136	13	149	2	2	4	1	. .	1	137	15	152

'EDERAL AND FOREIGN COMPANIES

128 Life companies
239 Casualty companies
5 Companies writing both Life and Casualty
33 Fraternal societies

Agents, Brokers and Adjusters

During 1980, the following licences were issued:

Life insurance agents	15,772
Non-life insurance agents	10,462
Adjusters	1,020
	27,254

Included in the total of life insurance agents licensed are 876 dual licensed agents. These are agents who are also registered under the Ontario Securities Act to act as salesmen for mutual funds.

Investment Contract Company Salesmen

There were 427 salesmen registered in 1980.

Prepaid Medical Associations

Four Associations are now registered under The Prepaid Hospital and Medical Services Act.

LEGISLATION

In 1980 The Registered Insurance Brokers Act was passed. This Act provides for the Registered Insurance Brokers of Ontario, a body corporate without share capital, which has the authority and responsiblity of registering and governing the activities of insurance brokers in Ontario. The Act will be proclaimed to come into force during 1981. The Act, and the regulations to be made under the Act, provide for a code of conduct and qualification requirements for insurance brokers as well as setting out the framework within which the Registered Insurance Brokers of Ontario and the committees of the governing Council are to operate. The Registered Insurance Brokers of Ontario is the first self-governing council of its type in any jurisdiction in North America.

Guidelines

Over the years the Superintendent of Insurance has issued guidelines to licensees respecting the conduct of the business of insurance in Ontario. The purpose of these guidelines is to give some direction or instruction to insurers mainly with respect to new developments in the insurance industry. In many cases guidelines, as experience indicates and as matters develop, become Regulations or part of the Statutes. These guidelines are as follows:

(1) A guideline was issued on June 27, 1968, to all insurers transacting creditors group life insurance or creditors group accident and sickness insurance in Ontario in connection with premium rebating and overcharging of insurance premiums by certain automobile dealers in the Province of Ontario. This guideline is still in effect and I would emphasize that the guideline is applicable to all creditors group insurance sold in Ontario.

(2) A guideline with respect to the marketing of automobile policies and synthetic fleets was issued on August 1, 1969. The guideline arises out of the efforts of some automobile insurers to market automobile insurance on a mass merchandising basis. This guideline is still in effect.

(3) A guideline was issued on February 22, 1972, to all insurers transacting automobile insurance in Ontario in connection with the limitation on bringing action. The guideline arose out of investigations conducted in the Office based upon complaints by members of the public not represented by legal counsel having their claims against insurers prescribed by reason of the expiration of the one-year limitation period for bringing actions under The Insurance Act The Highway Traffic Act of Ontario.

(4) A guideline was issued on April 24, 1972, arising out of the decision in the Supreme Court of Ontario concerning Hill *vs*. The Lumbermens Mutual Insurance Company. The guideline deals with a member of the insuring public who was denied coverage under the comprehensive personal liability part of a fire insurance policy. It deals with the case where listed property was not shown on the contract asd suggests a method of proceeding whereby a standard of care will be taken by insurers and agents to ensure that all such properties are, if fact, covered.

(5) A guideline was issued on November 21, 1972, to all insurers, transacting automobile insurance in Ontario in connection with the mandatory automobile accident benefit coverage provided under Schedule E to The Insurance Act. This guideline arose out of several instances reported to me of insurers failing to provide their insureds, or policy claimants, with the necessary information in order to make a claim for these benefits.

(6) A guideline was issued on January 22, 1973, to all proprietor insurance adjusters resulting from disciplinary action I found necessary to take against two proprietors of an adjusting firm for their conduct in connection with the settlement of a claim to the extent that one proprietor's licence was suspended and the other reprimanded and his licence continued only on a conditional basis. The guideline summarizes the effect of the findings of my Advisory Board with respect to the duties and role of adjusters and re-affirms the principles and ethics applicable to the licensing of adjusters in Ontario.

(7) A guideline respecting the mass advertising of life, accident and sickness insurance, as amended and adopted at the April, 1973, Conference of the Superintendents of all Provinces of Canada, was issued on May 15, 1973. The guideline was further amended in 1976 to clarify and update the filing requirements with respect to the filing of mass-advertising materials with the Superintendent of each of the several provinces. This guideline, as amended, is based upon an interpretation of section 388 of the Insurance Act (Ontario) dealing with unfair and deceptive acts or practices in the business of Insurance. Its essential purpose is to assure truthful and adequate disclosure in all advertisements and related literature used in the mass solicitation of life, accident and sickness insurance by the establishment of and adherence to certain minimum standards of conduct in such mass advertising. This guideline, amended as noted above, replaces the original guideline on the subject which was issued on February 28, 1972, and was published in my annual report for the year 1972.

(8) A guideline was issued on May 25, 1973, to all insurers transacting automobile insurance in Canada dealing with removal of the statutory condition in the standard automobile policies with respect to driving under the influence of intoxicating liquor or drugs, as a result of legislation recommended in this regard for enactment in all the common law provinces of Canada, subject to proclamation.

(9) Arising for the subsequent proclamation, naming September 1, 1973, as the effective date of the legislation referred to in Item (8) above, a supplementary guideline was issued on July 16, 1973, drawing the attention of automobile insurers to this amendment deleting part of the automobile statutory condition dealing with driving an automobile while under the influence of intoxicating liquors or drugs and consequent amendment of the standard automobile policy form, effective September 1, 1973.

(10) A guideline was issued on August 28, 1973, to all fraternal societies licensed in Ontario, drawing attention to the effect of the passing into law of The Corporations Tax Amendment Act 1972, which now requires all such societies to pay premium tax with respect to contracts entered into by them after January 1, 1974.

(11) A guideline was issued on November 30, 1973, to all insurers in Ontario transacting creditors group life insurance and/or creditors group accident and sickness insurance with respect to every contract of creditors group insurance, setting forth requirements to be observed for the purpose of providing a basis for the sound underwriting and marketing of such insurance consistent with the overall interest of the insured debtor. I found the guideline necessary as a result of a selective survey of certain types of these contracts by my Office which showed that a number of improper and undesirable practices had become prevalent in the industry. This guideline amplifies and restates the purpose of my original guideline on the subject issued on June 27, 1968, which remains in effect and has been published in my annual report for the year 1972.

(12) A supplementary guideline on creditors group insurance was issued on April 16, 1974, following a review of certain practical and transitional problems arising from implementation of the requirements under my aforesaid guideline of November 30, 1973. The purpose of the supplementary guideline is to provide certain clarifications in connection with some of these matters.

(13) A guideline was issued on February 24, 1975, to all insurers transacting automobile insurance in Ontario concerning actions taken by insurers in the name of the insured with respect to a subrogated interest. The guideline stresses the importance of the insurer's checking with the insured as to his interests in the matter so that the insured may not be denied the right of recovery with respect to his personal interests.

(14) Another guideline on creditors group insurance was issued on May 17, 1976, in furtherance on the guideline dated November 30, 1973, establishing minimum loss ratios with respect to all contracts of creditors group insurance.

(15) A guideline was issued on October 7, 1976, to all insurers other than life insurers concerning the licensing of insurance agents. The guideline deals generally with the insurer's responsiblities with respect to the renewal of licenses by their agencies and the acceptance of business by insurers from unlicensed agents.

(16) A guideline was issued on March 25, 1980, to all insurers transacting legal expense in Ontario arising from the introduction of this new class of insurance in the Province. This guideline indicates that with respect to the underwriting of the new class of legal expense insurance in Ontario, insurers concerned shall observe certain conditions and limitations, namely: (1) all contracts of legal expense insurance shall provide the insured with complete freedom to select the lawyer of his own choosing, (2) no such contracts shall provide coverage with respect to the payment of fines and penalties imposed under any legislation, (3) all contracts of legal expense insurance shall stipulate that where the insured is also entitled to benefits covered under the Ontario Legal Aid Plan or other publicly financed program, benefits under the private insurer's will be treated as primary to the benefits payable under any other such programs. In accordance with the Cabinet minutes approving the regulation to create this new class of leagl expense insurance under the Insurance Act, this guideline was developed in consultation between our Ministry and the Ministry of the Attorney General.

(17) A guideline was issued on May 28, 1980, to all insurers transcating automobile insurance in Ontario, re-stating the proper method for the writing and rating of insurance policies issued in respect of automobiles which are leased rather than owned, in accordance with applicable provisions of The Insurance Act.

(18) A guideline was issued on May 29, 1980 to all insurers transacting automobile insurance in Ontario, drawing attention to the discontinuance in Ontario of the 04 statistical classification for unmarried male principal operators aged 25 to 29, with effect from July 1, 1980. The reasons for the abolition of the special class were (a) no corresponding special classes existed for married males or for unmarried females in the same age group, causing doubts over the validity of surcharges based on statistics for this group; (b) it having appeared that the use of the special category resulted in older unmarried males being pooled with females and married males aged 25 to 29, but not pooled with their counterparts aged 25 to 29; and (c) the elimination of a special categiry produced a clearer structure in the statistical plan: all drivers over age 24 are classified by vehicle use and claims record and not by age, sex or marital status. Insurers were therefore requested to adjust their rate tables to reflect the statistical change in orderly fashion, with a target date or year-end 1980 for the changes.

(19) A guideline was issued on November 5, 1980 to all insurers transacting automobile insurance in Ontario with respect to side agreements entered into between the insurer and the insured which were designated as "endorsements" to the policy. This deadline drew attention to Section 221 of The Insurance Act, which provides specifically for side agreements with respect to partial payment by insurers of third party claims. However, the guideline stressed that such agreements cannot and should not be designated as endorsements.

Further information concerning the Guidelines is available on request from the Office of the Superintendent of Insurance, 6th Floor, 555 Yonge Street, Toronto, Ontario.

INFORMATION COUNSELLING SERVICE

In 1980 the Policy Service Officers in my office received 1,441 written enquiries or complaints and 7,878 telephone enquiries, and conducted 381 personal interviews.

It is noted that automobile insurance problems still generate about fifty percent of the queries. Disagreement over the value of automobiles when they are considered total constructive losses, as well as disagreement over the amount allowed for repairs, are still the largest complaint producers. Unfortunately insurers seem reluctant to inform their insureds, with whom they are involved in a quantum dispute, of their right to the Appraisal Procedure. This statement also applies to property insurance.

As many insurers have instituted the practice of waiving Collision deductibles when their automobile insureds are innocent accident victims, the number of complaints involving subrogation proceedings has dropped dramatically.

The public's acceptance of insurers foregoing a rate increase following the first loss by a five star auto risk, has resulted in a diminishing of protests formerly voiced by long term accident-free drivers.

Accident and Sickness complaints generally concern disagreement over whether a claimant qualifies for total disability benefits. Some enquiries under group policies pertain to the claimant's lack of knowledge that the policy contains an integration of benefits clause.

Life Insurance complaints frequently revolve around allegations that statements made by the selling agent are not supported by the insurance policy.

Investigation Unit

The purpose of this Unit is to investigate allegations of illegal and unethical conduct on the part of licencees and others in respect of the requirement of the Acts administered by this Office. The Unit also maintains a liaison with other enforcement agencies on a national and international basis and undertakes special enquiries on the instructions of the Superintendent.

During the year, a total of 130 investigations, which included 62 carried over from 1979, were assigned to the Unit. The position of these investigations is as follows:

Court action	13
Administrative Hearings	5
Licence terminations	9
Cautions	6
Cease and Desist Orders	6
Unfounded	32
Unsubstantiated	13
Still under investigation	46

Personnel

The total complement of the Division, at 31 December, 1980, was 142, which included:

Cemeteries Branch	12
Credit Unions Branch	21
Motor Vehicles Accident Claims Fund	47

Association of Superintendents of Insurance

The Sixty-third Annual Conference of the Association of Superintendents of Insurance of the Provinces of Canada was held in Vancouver, British Columbia, in October, 1980. Approximately 330 members of the insurance fraternity and their legal representatives attended.

The following officers of the Association were elected for the year 1980-81:

President: M.B. FITZPATRICK, Superintendent of Insurance, P.E.I.

Vice-President: EARL M. SANDERSON, Superintendent of Insurance, Saskatchewan.

Secretary-Treasurer: H.R. TERHUNE, Deputy Superintendent of Insurance, Ontario.

Auditor: DOUGLAS M. MURTON, C.A., Office of the Superintendent of Insurance, Ontario.

The 1981 conference was held at St. John's, Newfoundland, September 14th to 19th, 1981.

TORONTO, ONTARIO
NOVEMBER 30, 1981

M.A. THOMPSON, Q.C.
Superintendent of Insurance

LICENCE REGISTER

LICENCE REGISTER

For the purpose of this record insurers classified, by Section 23 of *The Insurance Act*, as in 1. and 2. (except Farmers' Mutual Fire Companies), 3. 6. 7. and 9. are grouped together alphabetically.

Part of class 2., dealing with Farmers' Mutual Fire Companies, and classes 4. 5. and 8. are separately listed, alphabetically. (As of September 15, 1981.)

LICENSED INSURERS

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Abbey Life Insurance Company of Canada, 3027 Harvester Road, Burlington, Ontario L7N 3G9 W. D. Millar, Chief Agent	Life, Accident and Sickness.
Abeille-Paix Réassurances, 188 University Avenue, Toronto, Ontario M5H 3C3 Sidney Gordon, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the buiness of reinsurance).
Abstainers' Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 M. E. Schultz, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Acadia Life Insurance Company, 439 University Avenue, P.O. Box 219-A, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Life.
Adriatic Insurance Company of Canada (Compagnie d'Assurances Adriatique du Canada), 45 Sheppard Avenue East, Suite 517, Willowdale, Ontario M2N 5W9 B. J. Boyle, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).
Advocate General Insurance Company of Canada, 7699 Yonge Street, Thornhill, Ontario L3T 1Z5 A. A. Thain, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Aeterna-Life, Insurance Company (Aeterna-Vie, Compagnie d'Assurance), Box 101, 401 Bay Street, Suite 2212, Toronto, Ontario M5H 2Y4 H. S. Day, Chief Agent c/o Day, Ault	Life, Accident and Sickness.
The Aetna Casualty and Surety Company, 20 Toronto Street, Toronto, Ontario M5C 2C4 D. F. Duncan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Aetna Casualty Company of Canada, 20 Toronto, Street, Toronto, Ontario M5C 2C4 H. G. Martin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Aetna Insurance Company, 2300 Yonge Street, Suite 2900, Toronto, Ontario M4P 2X3 R. H. Calvert, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Aetna Life Insurance Company, Room 600, 20 Toronto Street, Toronto, Ontario M5C 2C4 D. F. Duncan, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Affiliated F M Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 P. G. Antonsen, Chief Agent	Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
The Albion Insurance Company of Canada, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 J. R. Lowrie, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Alexander Hamilton Life Insurance Company of America, 85 Bloor Street East, Toronto, Ontario M4W 1B4 M. A. Castonguay, Chief Agent	Life, Accident and Sickness.
Allendale Mutual Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 P. G. Antonsen, Chief Agent	Boiler and Machinery and Property.
Alliance Mutual Life Insurance Company, 160 Elgin Street, Ottawa, Ontario K1N 8S3 Robert Chevrier, Chief Agent c/o Gowling & Henderson	Life, Accident and Sickness.
Allianz Insurance Company, Room 1212, 7 King Street East, Toronto, Ontario M5C 1A2 R. A. Griffin, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Allstate Insurance Company 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
Allstate Life Insurance Company, 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Allstate Life Insurance Company of Canada, 255 Consumers Road, Willowdale, Ontario M2J 1R4 Gerald J. Fournier, Chief Agent	Life, Accident and Sickness.
Alpina Insurance Company, Limited, 188 University Avenue, Toronto, Ontario M5H 3C3 H. J. Saunders, Chief Agent	Automobile, Liability, Marine and Property.
American Bankers Insurance Company of Florida, 111 Merton Street, Toronto, Ontario M4S 3A7 Brian R. Thompson, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
American Bankers Life Assurance Company of Florida, 111 Merton Street, Toronto, Ontario M4S 3A7 Brian R. Thompson, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
American Credit Indemnity Company of New York, Suite 114, 6 Lansing Square, Toronto, Ontario M2J 1T5 M. C. Caza, Chief Agent	Credit.
American Health and Life Insurance Company, 500 University Avenue, Suite 516, Toronto, Ontario M5G 1W1 J. A. Hubbarde, Chief Agent	Life, Accident and Sickness.
American Home Assurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The American Insurance Company, 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 J. L. Kirschbaum, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
American Life Insurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Life, Accident and Sickness.
American Mutual Liability Insurance Company, 2655 Liruma Road, Mississauga, Ontario L5A 2Y9 W. S. Utter, Chief Agent	Accident and Sickness, Aircraft, Automobile, Liability and Property.
American National Fire Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
American National Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
American Re-Insurance Company, 20 Toronto Street, Toronto, Ontario M5C 2B8 David L. Breckles, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The American Road Insurance Company, The Canadian Road, Oakville, Ontario L6J 5C7 J. B. Gregorovich, Chief Agent	Automobile, Credit, Property and Surety.
American United Life Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life (limited to contracts of reinsurance).
Anglo Canada General Insurance Company, 171 Queens Avenue, London, Ontario N6A 5J7 E. O. Shieck, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Theft and Weather.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Argonaut Insurance Company, 145 King Street West, Toronto, Ontario M5H 1V8 D. H. Atkins, Chief Agent	Aircraft, Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Arkwright-Boston Manufacturers Mutual Insurance Company, 45 Charles Street East, Toronto, Ontario M4Y 1S2 L. C. Boughner, Chief Agent	Boiler and Machinery and Property.
The Artisans, Life Insurance Cooperative Society (Les Artisans, Société Coopérative d'Assurance Vie), 234 Chemin Montréal, Villeray, Ontario K1L 6C6 Pierre Robert, Chief Agent	Life, Accident and Sickness.
Assumption Mutual Life Insurance Company (Assomption Compagnie Mutuelle d'Assurance-Vie), 2365 Georgina Drive, Ottawa, Ontario K2B 7M6 Hon. Louis J. Robichaud, Chief Agent	Life, Accident and Sickness.
L'Assurance-Vie Desjardins, 325 Dalhousie Street, Ottawa, Ontario K1N 7G2 J. L'Heureux, Chief Agent	Life, Accident and Sickness.
Atlantic Mutual Life Assurance Company, Suite 3105, Toronto-Dominion Tower, P.O. Box 60, Toronto, Ontario M5K 1G4 Meredith Fleming, Chief Agent c/o Fleming, Smoke, Burgess & Phillips	Life, Accident and Sickness.
Aviation & General Insurance Company Limited, Royal Bank Plaza, Suite 2530, South Tower, P.O. Box 2, Toronto, Ontario M5J 2J1 D. S. Barbeau, Chief Agent	Accident and Sickness, Aircraft and Liability.
B	
Balboa Insurance Company, 201 Queens Avenue, P.O. Box 5071, London, Ontario N6A 4M5 R. J. O'Brien, Chief Agent	Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft.
The Baloise Insurance Company Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 J. G. Dovey, Chief Agent	Property and Marine (the Company may use in the transaction of its business in Ontario either the above name or its name in French: La Baloise, Compagnie d'Assurances, or both of such names).
Baltica-Skandinavia Insurance Company of Canada, (La Compagnie d'Assurance Baltica-Skandinavia du Canada), Suite 1012, 111 Richmond Street West, Toronto, Ontario M5H 2G4 Paul E. Lindblad, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Bankers Life and Casualty Company, P.O. Box 67, 100 Main Street East, Suite 4200, Hamilton, Ontario L8N 3B3 C. S. Hyslop, Chief Agent	Life Insurance, limited to business arising under group policies issued to policyholders in the United States and to the business of reinsurance, and Accident and Sickness Insurance.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Bankers Life Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Bay City General Insurance Company, 505 York Boulevard, Hamilton, Ontario L8R 3K4 J. C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
The Boiler Inspection and Insurance Company of Canada (La Compagnie d'Inspection et d'Assurance Chaudière et Machinerie), 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery, Liability and Property.
The British Aviation Insurance Company, Limited, 240 Eglinton Avenue East, Toronto, Ontario M4P 1K8 J. A. Redwood, Chief Agent	Accident, Aircraft, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
British Economic Insurance Company Limited, Suite 403, 150 Consumers Road, Willowdale, Ontario M2J 1P8 H. G. Innes, Chief Agent c/o Hogg Robinson Innes Insurance Brokers Ltd.	Fire, Boiler and Machinery (excluding Machinery), Inland Transportation (limited to Personal Property), Property Damage and Theft (limited to Personal Property) (as a discontinuing company).
Buffalo Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Suite 3000, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Q.C., Chief Agent c/o Fasken & Calvin	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety Insurance.
Business Men's Assurance Company of America, Canada Life Building, 330 University Avenue, Toronto, Ontario M5G 1R8 Gordon A. Gibbins, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
C	
Calvert Insurance Company, 18 King Street East, Suite 201, Toronto, Ontario M5C 2R6 C. F. Dumaresq, Chief Agent	Automobile, Liability and Property.
The Canada Accident and Fire Assurance Company, Commercial Union Tower, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canada Life Assurance Company, 330 University Avenue, Toronto, Ontario M5G 1R8 E. H. Crawford, Chief Agent	Life, Accident and Sickness.
Canada Security Assurance Company, 60 Yonge Street, Toronto, Ontario M5E 1H5 R. H. Stevens, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (as a discontinuing company).
The Canadian Commerce Insurance Company, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Canadian General Insurance Company, 170 University Avenue, Toronto, Ontario M5H 3B5 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Canadian General Life Insurance Company, #1202 Terminal Towers, 105 Main Street East, P.O. Box 918, Hamilton, Ontario L8N 3P6 Charles P. Flood, Chief Agent	Life, Accident and Sickness.
Canadian Great Lakes Casualty and Surety Company Ltd., 235 Yorkland Blvd., 7th Floor, Willowdale, Ontario M2J 4Y8 C. E. Sharp, Chief Agent	Fidelity and Surety.
Canadian Home Assurance Company, Suite 517, 45 Sheppard Avenue East, Toronto, Ontario M2N 5W9 Bernard J. Boyle, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Canadian Indemnity Company, 85 Richmond Street West, Toronto, Ontario M5H 2E4 L. V. Whitman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Canadian Millers' Mutual Fire Insurance Company, 40 George Street North, Cambridge, Ontario N1S 2M8 C. E. Dolmage, Chief Agent	Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
The Canadian Provincial Insurance Company, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Canadian Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 M. Sales, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).
Canadian Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontaio M4V 1N9 M. Sales, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Mortgage, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
The Canadian Surety Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 J. Robertson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Canadian Universal Insurance Company Limited (La Compagnie d'Assurance Canadienne Universelle Limitée), P.O. Box 12, First Canadian Place, Toronto, Ontario M5X 1B3 John Carson, Chief Agent c/o Touche-Ross & Co.	Accident and Sickness, Aircraft, Automobile, Fidelity, Hail, Liability, Marine, Property and Surety.
Canners Exchange Subscribers at Warner Inter-Insurance Bureau, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent c/o Sommerville, Scace, White & Lamson	Fire.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Capitol Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Cardinal Insurance Company, Cardinal House, 171 Wilson Avenue, Toronto, Ontario M5M 3A2 A. Mendez, Chief Agent	Automobile, Liability and Property.
Carolina Life & Accident Insurance Company	See Colonial Life & Accident Insurance Company.
The Casualty Company of Canada, 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Centennial Insurance Company, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan Symons, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
Central Mutual Insurance Company, 20 Wood Glen Road, Scarborough, Ontario M1N 2V7 Sydney Barlow, Chief Agent	Automobile, Fidelity, Liability, Property and Surety (as a discontinuing company).
The Century Insurance Company of Canada, 439 University Avenue, Toronto, Ontario M5G 1Y8 J. B. Murch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
Charter National Life Insurance Company, Box 38, Toronto-Dominion Centre, Toronto, Ontario M5K 1C7 James G. Torrance, Q.C., Chief Agent c/o Smith, Lyons, Torrance, Stevenson & Mayer	Life, Accident and Sickness.
Chateau Insurance Company (Chateau Compagnie d'Assurance), 2300 Yonge Street, Suite 3000, Toronto, Ontario M4P 2X3 G. A. Harman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Fidelity, Liability, Property and Surety.
Chicago Title Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Chrysler Insurance Company, Suite 201, Plaza One, Meadowvale Corporate Centre, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Chrysler Life Insurance Company of Canada (Chrysler Compagnie d'Assurance Vie du Canada), Plaza One, Suite 201, 2000 Argentia Road, Mississauga, Ontario L5N 1P7 G. G. Sampson, Chief Agent	Life, Accident and Sickness.
Chubb Insurance Company of Canada, 145 King Street West, Suite 1200, Toronto, Ontario M5H 3L2 Edward Dunlop, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
he Citadel General Assurance Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety.
he Citadel Life Assurance Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 F. W. Tallman, Chief Agent	Life, Accident and Sickness.
oachman Insurance Company, P.O. Box 157, Station "U", Toronto, Ontario M8Z 5P1 Bernard S. Aaron, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
ollege Retirement Equities Fund, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life.
ologne Life Reinsurance Company, 2 St. Clair Avenue East, Toronto, Ontario M4T 2V6 W. H. Gleed, Chief Agent	Life, Accident and Sickness (limited to the business of reinsurance).
olonia General Insurance Company Colonia Versicherung Aktiengesellschaft), 1235 Bay Street, Suite 504, Toronto, Ontario M5R 3K7 J. E. Plumb, Chief Agent c/o Tower-Chisholm Ferguson Ltd.	Marine.
olonia Life Insurance Company Colonia Compagnie d'Assurance-Vie), 2 St. Clair Avenue East, 14th Floor, Toronto, Ontario M4T 2V6 W. H. Gleed, Chief Agent	Life, Accident and Sickness.
olonial Life & Accident Insurance Company, 3rd Floor, 6075 Yonge Street, Willowdale, Ontario M2M 3W2 Iain S. Paterson, Chief Agent	Life, Accident and Sickness, and the company shall use the name "Carolina Life & Accident Insurance Company" in the transaction of its business in Ontario.
Combined Insurance Company of America, 980 Yonge Street, Toronto, Ontario M4W 2J9 Peter Cherian, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurance Combined d'Amerique").
Commerce and Industry Insurance Company of Canada (La Compagnie d'Assurances Commerce et Industrie du Canada), Suite 1000, 55 University Avenue, Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Commerce Group Insurance Company (Le Groupe Commerce Compagnie d'Assurances), P.O. Box 48, Toronto-Dominion Centre, Toronto Dominion Bank Tower, Toronto, Ontario M5K 1E6 B. R. Cheeseman, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Commercial Life Assurance Company of Canada, 1303 Yonge Street, Toronto, Ontario M4T 1X1 W. L. Williams, Chief Agent	Life, Accident and Sickness.
Commercial Travelers Mutual Insurance Company, 27 Queen Street East, Toronto, Ontario M5C 2M6 W. R. Adams, Chief Agent	Accident and Sickness.
Commercial Union Assurance Company of Canada (La Compagnie d'Assurance Union Commerciale du Canada), P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
Commercial Union Assurance Company, Limited, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Life, Accident and Sickness, Aircraft, Marine and Property.
Commonwealth Insurance Company, Bank of Canada Building, 250 University Avenue, Toronto, Ontario M5H 3E9 B. V. Elliot, Chief Agent c/o Borden & Elliott	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Compagnie Transcontinentale de Réassurance, Room 505, 703 Evans Avenue, Etobicoke, Ontario M9C 5A7 T. Morrisson, Chief Agent c/o Professional Reinsurance Consultants Inc.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Confederation Life Insurance Company, 321 Bloor Street East, Toronto, Ontario M4W 1H1 J. A Rhind, Chief Agent	Life, Accident and Sickness.
Connecticut General Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Constellation Assurance Company (Constellation Compagnie d'Assurance), 55 Yonge Street, Suite 1101, Toronto, Ontario M5E 1J6 T. Larry Bourk, Chief Agent	Life (Restricted to the servicing of Ontario policies issued prior to May 31, 1978, and payment of claims thereunder), Accident and Sickness.
Constitution Insurance Company of Canada, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Fidelity, Legal Expense, Liability, Property and Surety.
Continental Assurance Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 F. W. Tallman, Chief Agent	Life, Accident and Sickness.
Continental Casualty Company, 1075 Bay Street, Toronto, Ontario M5S 2W5 J. E. Stephens, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
he Continental Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
he Continental Insurance Company of Canada La Compagnie d'Assurance Continental du Canada), P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 William W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
he Contingency Insurance Company Limited, 505 York Boulevard, Hamilton, Ontario L8R 3K4 John Conway Stradwick, Jr., Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
o-operative Fire and Casualty Company, Priory Square, Guelph, Ontario N1H 6P8 Gerald Day, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety.
o-operative Life Insurance Company, Priory Square, Guelph, Ontario N1H 6P8 Gerald Day, Chief Agent	Life.
o-operators Insurance Association, Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
o-operators Life Insurance Company Co-operators Compagnie d'Assurance-Vie), Priory Square, Guelph, Ontario N1H 6P8 T. Haalboom, Chief Agent	Life, Accident and Sickness.
ornhill Insurance Company of Canada, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability, Property and Surety.
oronation Insurance Company, Limited, 18 King Street East, Suite 201, Toronto, Ontario M5C 2R6 C. F. Dumaresq, Chief Agent	Accident, Aircraft, Automobile, Fidelity, Hail, Property, Public Liability and Surety.
he Credit Life Insurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
rown Life Insurance Company, 120 Bloor Street East, Toronto, Ontario M4W 1B8 R. C. Dowsett, Chief Agent	Life, Accident and Sickness.
umis General Insurance Company (La Compagnie d'Assurance Generale Cumis), 151 North Service Road, P.O. Box 5065, Burlington, Ontario L7R 4C2 J. L. H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
umis Insurance Society, Inc., P.O. Box 5065, Burlington, Ontario L7R 4C2 J. L. H. Lanctot, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Cumis Life Insurance Company (La Compagnie d'Assurance Vie Cumis), 151 North Service Road, P.O. Box 5065, Burlington, Ontario L7R 4C2 J. L. H. Lanctot, Chief Agent	Life, Accident and Sickness (to the extent authorized by its instrument of incorporation).
Cuna Mutual Insurance Society (La Societe d'Assurance Cuna Mutuelle), P.O. Box 65, Hamilton, Ontario L8N 3B2 J. L. H. Lanctot, Chief Agent	Life, Accident and Sickness Insurance (limited to the writing of insurance on the lives of members of credit unions).
D	
The Dominion Insurance Corporation, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Dominion Life Assurance Company, 111 Westmount Road, Waterloo, Ontario N2J 4C6 J. S. Acheson, Chief Agent	Life, Accident and Sickness.
The Dominion of Canada General Insurance Company, 165 University Avenue, Toronto, Ontario M5H 3B9 F. G. Elliott, Chief Agent	Life (excluding insurance on the participating plan), Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Drake Insurance Company Limited, 20 Victoria Street, Suite 605, Toronto, Ontario M5C 2N8 T. Asnani, Chief Agent	Marine.
E	
Eagle Star Insurance Company Limited, Suite 201, 180 Bloor Street West, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Eaton Bay Insurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L6 W. R. Livingston, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety.
Eaton Bay Life Assurance Company, 1235 Bay Street, Toronto, Ontario M5R 3L6 W. R. Livingston, Chief Agent	Life, Accident and Sickness.
Ecclesiastical Insurance Office, Limited, Box 2401, 2300 Yonge Street, Suite 1707, Toronto, Ontario M4P 1E4 P. C. Mangin, Chief Agent	Automobile, Liability and Property (and the Company may use in the transaction of its business in Ontario either the above name or its name in French, Société des Assurances Ecclesiastiques, or both of such names).
Economical Mutual Insurance Company, 10 Duke Street West, P.O. Box 700, Kitchener, Ontario N2G 4C1 J. T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
L'Economie Mutuelle-Vie, Room 702, 100 Sparks Street, Ottawa, Ontario K1P 5B7 A. Giroux, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
ite Insurance Company, Suite 400, 200 University Avenue, Toronto, Ontario M5H 2K4 J. Macdonald, Chief Agent c/o Beard, Winter, Gordon	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
nmco Insurance Company, 45 Sheppard Avenue East, Suite 111, Willowdale, Ontario M2N 5W9 Don E. Wilson, Chief Agent	Accident and Sickness, Automobile, Legal Expense, Liability and Property.
he Empire Life Insurance Company L'Empire, Compagnie d'Assurance-Vie), P.O. Box 1000, Kingston, Ontario K7L 4Y4 H. N. R. Jackman, Chief Agent	Life, Accident and Sickness.
mployers Insurance of Wausau A Mutual Company, 55 University Avenue, Suite 400, P.O. Box 25, Toronto, Ontario M5J 2H7 J. B. Harrison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
mployers Reinsurance Corporation, 199 Bay Street, Toronto, Ontario M5J 1L4 J. L. Beamish, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Marine, Property and Surety.
nglish & American Insurance Company, Limited, 48 Yonge Street, Suite 1200, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Aircraft, Liability, Marine and Property.
he Equitable Life Assurance Society of the United States, P.O. Box 50, First Canadian Place, Toronto, Ontario M5X 1B8 E. J. M. Huycke, Q.C., Chief Agent c/o Osler, Hoskin & Harcourt	Life, Accident and Sickness.
he Equitable Life Insurance Company of Canada, One Westmount Road North, Waterloo, Ontario N2J 4C7 D. L. MacLeod, Chief Agent	Life, Accident and Sickness.
he Excelsior Life Insurance Company L'Excelsior, Compagnie d'Assurance-Vie), 20 Toronto Street, Toronto, Ontario M5C 2C4 G. N. Farquhar, Chief Agent	Life, Accident and Sickness.
F	
amily Life Assurance Company, Royal Bank Plaza, P.O. Box 38, Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
ederal Insurance Company, Suite 1200, York Centre, 145 King Street West, Toronto, Ontario M5H 3L2 P. B. Smith, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address, and Official Representative of Insurers in Ontario	Classes of Insurance
Federated Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Compagnie d'Assurance-Vie Federated").
Federated Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 W. E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Federated, Compagnie Mutuelle d'Assurances").
Federation Insurance Company of Canada, 180 Dundas Street West, Suite 309, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Fidelity Insurance Company of Canada, 4 King Street West, 15th Floor, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Fidelity Life Assurance Company, Box 48, Toronto-Dominion Bank Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1E6 E. A. McNeill, Chief Agent c/o McCarthy & McCarthy	Life, Accident and Sickness.
Financial Life Assurance Company of Canada, 250 University Avenue, Toronto, Ontario M5H 3G9 Robert A. F. Sutherland, Q.C., Chief Agent c/o Borden & Elliott	Life, Accident and Sickness.
The Fire Insurance Company of Canada, 85 Richmond Street West, Toronto, Ontario M5H 2C9 J. B. M. Murray, Chief Agent	Automobile, Liability and Property.
Fireman's Fund American Life Insurance Company, 350 Bloor Street East, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9 J. L. Kirschbaum, Chief Agent	Life, Accident and Sickness.
Fireman's Fund Insurance Company, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 J. L. Kirschbaum, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail Liability, Marine, Property, Surety and Workmen's Compensation.
Fireman's Fund Insurance Company of Canada, P.O. Box 4060, Station "A", 350 Bloor Street East, Toronto, Ontario M5W 1L9 J. L. Kirschbaum, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
First National Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Ford Life Insurance Company, The Canadian Road, Oakville, Ontario L6J 5C7 J. B. Gregorovich, Chief Agent	Life, Accident and Sickness

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
›remost Insurance Company, Grand Rapids, Michigan, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Fire, Accident, Aircraft, Automobile, Credit, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
›resters Indemnity Company ,'Indemnite Compagnie des Forestiers), 789 Don Mills Road, Don Mills, Ontario M3C 1T9 P. Daly, Chief Agent	Accident and Sickness, Liability and Property.
he Franklin Life Insurance Company, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
rankona Rückversicherungs-Aktien-Gesellschaft, Commerce Court North, P.O. Box 383, Toronto, Ontario M5L 1G3 H. K. Ballantyne, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
G	
he General Accident Assurance Company of Canada, 357 Bay Street, Toronto, Ontario M5H 2T9 L. G. Latham, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
›eneral American Life Insurance Company, P.O. Box 31, Commerce Court West, Toronto, Ontario M5L 1B2 Wallace D. Cox, Chief Agent c/o Peat, Marwick, Mitchell & Co.	Life, Accident and Sickness.
›eneral Insurance Company of America, Box 3000, Postal Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
›eneral Reassurance Corporation, First Canadian Place, P.O. Box 12, Toronto, Ontario M5X 1B3 John A. Orr, Chief Agent c/o Touche, Ross & Co.	Life, Accident and Sickness (limited to contracts of reinsurance). On the condition that ownership of the company remains with General Reinsurance Corporation.
›eneral Reinsurance Corporation, Suite 6565, First Canadian Place, 100 King Street West, Toronto, Ontario M5X 1B1 Donald W. Bradford, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
›eneral Security Insurance Company of Canada (La Sécurité Compagnie d'Assurances Générales du Canada), Suite 400, 200 University Avenue, Toronto, Ontario M5H 2K4 E. A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Fidelity and Surety.
›erling Global General Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Gerling Global Life Insurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 K. H. Klaeser, Chief Agent	Life, Accident and Sickness.
Gerling Global Reinsurance Company, 480 University Avenue, Toronto, Ontario M5G 1V6 Dr. Rolf R. Kern, Chief Agent	Life, Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation (limited to contracts of reinsurance).
Gibraltar General Insurance Company, 171 Queens Avenue, London, Ontario N6A 5J7 E. O. Shieck, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Guarantee, Hail, Legal Expense, Liability, Marine and Property.
Glacier National Life Assurance Company, 390 Bay Street, Suite 1919, Toronto, Ontario M5H 2Y2 Carl Keyfetz, Q.C., Chief Agent	Life, Accident and Sickness.
Globe Life Insurance Company, Two Robert Speck Parkway, Suite 1140, Mississauga, Ontario L4Z 1H8 J. E. Harris, Chief Agent	Life, Accident and Sickness, Upon the condition that the words "incorporated under the laws of the State of Illinois, U.S.A." will be used in conspicuous relation to the name "Globe Life Insurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material.
Gold Circle Insurance Company (Cercle d'Or, Compagnie d'Assurance), Suite 301, 74 Victoria Street, Toronto, Ontario M5C 2A5 F. Peter Kendrick, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Gore Mutual Insurance Company, 252 Dundas Street, Cambridge, Ontario N1R 5T3 D. D. McKay, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Weather.
Grain Insurance and Guarantee Company, Suite 501, 19 Richmond Street West, Toronto, Ontario M5H 1Y9 Wallace D. Cox, Q.C., Chief Agent c/o Cox, Armstrong & Smith	Accident and Sickness, Fidelity, Liability, Property and Surety.
Great American Insurance Company, P.O. Box 351, Suite 1800, Commerce Court West, Toronto, Ontario M5L 1H4 J. P. Bassel, Chief Agent c/o Bassel, Sullivan & Leake	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Great Eastern Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFayden, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
The Great Lakes Reinsurance Company, 55 Yonge Street, Suite 606, Toronto, Ontario M5E 1J4 Malcolm H. McLachlan, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
The Great-West Life Assurance Company (La Great-West, Compagnie d'Assurance-Vie), Suite 1101, 11 King Street West, Toronto, Ontario M5H 1A3 E. C. Woodrow, Chief Agent	Life, Accident and Sickness.
Le Groupe Desjardins, Assurances générales, 200 University Avenue, Suite 400, Toronto, Ontario M5H 2K4 E. A. Sabol, Q.C., Chief Agent c/o Beard, Winter, Gordon	Fidelity and Surety (as a discontinuing company).

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
· Guarantee Company of North America, uite 707, 2 Sheppard Avenue East, Villowdale, Ontario M2N 5Y7 :. Taylor, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
ardian Insurance Company of Canada, 81 University Avenue, 'oronto, Ontario M5H 3M7 N. Curtis, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
ldhall Insurance Company Limited, 88 University Avenue, 'oronto, Ontario M5H 3C3 Sidney Gordon, Chief Agent	Automobile, Liability and Property (limited to the business of reinsurance).
H	
: Halifax Insurance Company, 303 Yonge Street, Toronto, Ontario M4T 1W9 N. L. Williams, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
nnover Rückversicherungs-Aktiengesellschaft, P.O. Box 447, Station A, Toronto, Ontario M5W 1E3 N. R. Cockcroft, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
: Hanover Insurance Company, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 I. R. Lowrie, Chief Agent	Accident and Sickness, Hail, Liability and Property.
e Hartford Fire Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 I. M. McFadyen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
rtford Life Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Life, Accident and Sickness.
e Hartford Steam Boiler Inspection and Insurance Company, 8 King Street East, Toronto, Ontario M5C 1B5 T. Fred Cartwright, Chief Agent	Boiler and Machinery (limited to contracts of reinsurance).
rald Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
ghlands Insurance Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. Douglas Gibson, Chief Agent c/o Fasken & Calvin	Automobile, Aircraft, Hail, Fidelity, Liability, Property and Surety.
e Home Insurance Company, Suite 1100, 790 Bay Street, Toronto, Ontario M5G 2A4 D. R. Alexander, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Hongkong Fire Insurance Company, Limited, 439 University Avenue, P.O. Box 219A, Toronto, Ontario M5W 1B6 E. B. Dale, Chief Agent	Marine (limited to contracts of reinsurance).
I	
Ideal Mutual Insurance Company, 44 Victoria Street, Suite 1413, Toronto, Ontario M5C 1Y2 A. J. Barnes, Chief Agent	Automobile, Liability, Marine and Property.
The Imperial Life Assurance Company of Canada, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N7 W. G. Munro, Chief Agent	Life, Accident and Sickness.
INA Insurance Company of Canada (INA du Canada Compagnie d'Assurance), 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
INA Life Insurance Company of Canada, (INA du Canada Compagnie d'Assurance sur la Vie), 141 Adelaide Street West, Suite 709, Toronto, Ontario M5H 3L5 S. L. Wyss, Chief Agent	Life, Accident and Sickness.
Independence Life and Accident Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.
Industrial Life Insurance Company, 150 Eglinton Avenue East, Toronto, Ontario M4P 1G1 T. G. Tuck, Chief Agent	Life, Accident and Sickness.
Insmor Mortgage Insurance Company, Suite 3304, P.O. Box 56, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1E7 D. R. Smith, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property, resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Insurance Company of North America, 161 Eglinton Avenue East, Suite 505, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Insurance Corporation of Ireland Limited, Suite 2450, South Tower Royal Bank Plaza, P.O. Box 63, Toronto, Ontario M5J 2J2 Kenneth W. Evans, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
J	
Jevco Insurance Company, 55 University Avenue, Suite 320, Toronto, Ontario M5J 2H7 D. W. Pamenter, Chief Agent c/o Jevco Insurance Management Inc.	Automobile, Liability, Property and Surety.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
ohn Alden Life Insurance Company, P.O. Box 7622, Concord, Ontario L4K 1C4 Donald C. Halliday, Chief Agent c/o Stedmans	Life, Accident and Sickness.
ohn Deere Insurance Company of Canada (ohn Deere, Compagnie d'Assurance du Canada) P.O. Box 1000, South Service Road, Grimsby, Ontario L3M 4H5 R. J. Peterson, Chief Agent	Accident and Sickness, Automobile, Credit, Fidelity, Liability, Property and Surety.
ohn Hancock Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
K	
Kanata Reinsurance Company (La Compagnie de Reassurance Kanata), 620 University Avenue, Toronto, Ontario M5G 2C1 R. W. Easton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business or reinsurance).
Kansa General Insurance Company, 100 King Street West, Suite 800, Toronto, Ontario M5X 1A2 David W. Pamenter, Chief Agent c/o Lang, Michener, Cranston, Farquharson & Wright	Automobile, Liability, Property and Surety.
L	
The Laurentian Mutual Insurance (La Laurentienne, Mutuelle d'Assurance), 130 Slater Street, Suite 800, Ottawa, Ontario K1P 6E2 R. G. Bertrand, Chief Agent	Life, Accident and Sickness.
The Laurentian Shield Insurance Company (Le Bouclier Laurentien Compagnie d'Assurances), 211 Rideau Street, Suite 200, Ottawa, Ontario K1N 5X8 R. G. Bertrand, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Laurier Life Insurance Company, 295 The West Mall, Etobicoke, Ontario M9C 4Z4 Hugh D. Haney, Chief Agent	Life, Accident and Sickness.
Lawyers Title Insurance Corporation, 85 Richmond Street West, Suite 305, Toronto, Ontario M5H 2C9 D. L. Gibson, Chief Agent	Title (provided, however, that no policy of Title Insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured, from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
Liberty Mutual Fire Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.
Liberty Mutual Insurance Company, 1200 Eglinton Avenue East, Don Mills, Ontario M3C 1J2 J. R. Heinisch, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine and Property.

LICENCE REGISTER (Cont'd)

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Life Insurance Company of North America, 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5 J. R. Soper, Chief Agent	Life, Accident and Sickness.
Life Investors Insurance Company of America, 1040 South Service Road East, Oakville, Ontario L6J 2X7 Gwendolyn L. Elliott, Chief Agent	Life, Accident and Sickness (limited to the writing of insurance on the lives of members of credit unions).
The Lincoln National Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
London and Midland General Insurance Company, 201 Queens Avenue, London, Ontario N6A 4M5 R. J. O'Brien, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Marine, Property and Surety.
The London Assurance, 48 Yonge Street, Toronto, Ontario M5E 1G8 J. W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
London-Canada Insurance Company, 401 Bay Street, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
London Life Insurance Company, 255 Dufferin Avenue, London, Ontario N6A 4K1 E. H. Orser, Chief Agent	Life, Accident and Sickness.
Lumbermens Mutual Casualty Company, 88 University Avenue, Toronto, Ontario M5J 1T6 Donald E. Aitchison, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.
Lumbermen's Underwriting Alliance, 185 Dorval Avenue, Suite 603, Dorval, Quebec H9S 3H3 R. G. Wilbur, Chief Agent	Property.
M	
Maccabees Mutual Life Insurance Company, 1120 Ouellette Avenue, Windsor, Ontario N9A 1C9 C. Richer, Chief Agent	Life, Accident and Sickness.
The Manufacturers Life Insurance Company (La Compagnie d'Assurance-Vie Manufacturers), 200 Bloor Street East, Toronto, Ontario M4W 1E5 E. S. Jackson, Chief Agent	Life, Accident and Sickness.
Maplex General Insurance Company, 3228 South Service Road, Burlington, Ontario L7N 3H8 M. E. Schultz, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
Marine Indemnity Insurance Company of America, 48 Yonge Street, Suite 1200, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Marine and Property.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Maritime Insurance Company Limited, 60 Yonge Street, Toronto, Ontario M5E 1H5 P. F. Atkinson, Chief Agent	Inland Transportation and Marine.
The Maritime Life Assurance Company, 188 Eglinton Avenue East, Suite 800, Toronto, Ontario M4P 2X8 D. A. Wilkins, Chief Agent	Life, Accident and Sickness.
Markel Insurance Company of Canada, 500 University Avenue, Suite 516, Toronto, Ontario M5G 1W1 D. J. Reid, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Hail, Liability, Property and Surety.
Maryland Casualty Company, 3640 Victoria Park Avenue, Willowdale, Ontario M2H 3B2 William K. Miller, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
Massachusetts General Life Insurance Company, Suite 700, 372 Bay Street, Toronto, Ontario M5H 2X3 Ross Harrison, Chief Agent	Life, Accident and Sickness limited to the servicing of policies issued in Ontario by Loyal Protective Life Insurance Company prior to its merger with Massachusetts General Life Insurance Company.
Massachusetts Indemnity and Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness.
Massachusetts Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
The Mercantile and General Reinsurance Company Limited, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 I. C. Michie, Chief Agent (Life Business) D. M. Batten, Chief Agent (General Business)	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance).
The Mercantile and General Reinsurance Company of Canada, 141 Adelaide Street West, Toronto, Ontario M5H 3N2 D. M. Batten, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Metropolitan Life Insurance Company (La Metropolitaine, Compagnie d'Assurance Vie), 99 Bank Street, Ottawa, Ontario K1P 5A3 Charles N. Armstrong, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
Midland Insurance Company, Riddell, Stead and Company, Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Inland Transportation and Public Liability.
Ministers Life — A Mutual Life Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Minnesota Mutual Life Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life.
The Missisquoi and Rouville Insurance Company, 10 Duke Street West, Kitchener, Ontario N2G 4C1 J. T. Hill, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
The Monarch Life Assurance Company, 501-50 Gervais Drive, Don Mills, Ontario M3C 1Z3 S. Taerk, Chief Agent	Life, Accident and Sickness.
Montreal Life Insurance Company, P.O. Box 80, 61st Floor, First Canadian Place, Toronto, Ontario M5X 1B1 John F. Logan, Q.C., Chief Agent c/o Holden, Murdoch & Finlay	Life, Accident and Sickness.
MONY Life Insurance Company of Canada, 1500 Mony Life Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 J. T. Birkenshaw, Chief Agent	Life, Accident and Sickness.
The Mortgage Insurance Company of Canada, P.O. Box 14, 401 Bay Street, Toronto, Ontario M5H 2Y4 R. T. Ryan, Chief Agent	Mortgage, Property (limited to insurance against the loss of, or damage to, real or immovable property resulting from any cause not specifically mentioned in other classes of insurance covering real or immovable property) and Surety.
Motors Insurance Corporation, 1125B Leslie Street, Don Mills, Ontario M3C 2K4 S. G. Stoker, Chief Agent	Automobile (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Inland Transportation, Liability and Surety.
Munich Reinsurance Company (Muenchener Rückversicherungs-Gesellschaft), (Life Branch), Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to the business of reinsurance).
Munich Reinsurance Company (Muenchener Rückversicherungs-Gesellschaft), (Non-Life Branch), Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Munich Reinsurance Company of Canada, Suite 1103, 55 Yonge Street, Toronto, Ontario M5E 1J4 J. M. Coker, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to the business of reinsurance.)
The Mutual Life Assurance Company of Canada, 227 King Street South, Waterloo, Ontario N2J 4C5 J. H. Panabaker, Chief Agent	Life, Accident and Sickness.
The Mutual Life Insurance Company of New York, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 H. Dunbar Russel, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Mutual of Omaha Insurance Company (La Mutuelle d'Omaha, Compagnie d'Assurance), 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.
The Mutual of Ottawa-Church Insurance (La Mutuelle d'Ottawa-Assurance d'église), Suite 305, 325 Dalhousie Street, Ottawa, Ontario K1N 7G2 Msgr. R. Lariviere, Chief Agent	Liability and Property (excluding livestock).
Mutuelle Générale Française Accidents, 55 University Avenue, Suite 1200, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
N	
National Employers Mutual General Insurance Association Limited, Suite 800, 65 Queen Street West, Toronto, Ontario M5H 2H6 H. A. Phillips, Q.C., Chief Agent c/o Phillips and Phillips	Automobile, Liability and Property.
National Fidelity Life Insurance Company, 199 Bay Street, 6th Floor, Toronto, Ontario M5J 1L4 John L. Beamish, Chief Agent	Life, Accident and Sickness.
The National Life Assurance Company of Canada, 522 University Avenue, Toronto, Ontario M5G 1Y7 C. T. P. Galloway, Chief Agent	Life, Accident and Sickness.
The National Reinsurance Company of Canada, Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 A. H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Nationwide Mutual Insurance Company, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Netherlands Reinsurance Group N.V. (Nederlandse Reassurantie Groep N.V.), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
New England Mutual Life Insurance Company, P.O. Box 20, Royal Bank Plaza, Toronto, Ontario M5J 2K1 B. W. Shields, Chief Agent c/o Tory, Tory, DesLauriers and Binnington	Life, Accident and Sickness.
New England Reinsurance Corporation, 401 Bay Street, 9th Floor, The Simpson Tower, Toronto, Ontario M5H 2Y7 J. M. McFadyen, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
New Hampshire Insurance Company, Suite 1000, 55 University Avenue, Toronto, Ontario M5J 2H7 Gary A. McMillan, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
The New India Assurance Company, Limited, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 J. R Lowrie, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft.
New Rotterdam Insurance Company, P.O. Box 2018 505 York Boulevard, Hamilton, Ontario L8N 3S3 c/o J. C. Stradwick, Jr., Chief Agent Simcoe Erie Investors, Limited	Automobile, Fidelity, Liability, Property and Surety.
New York Life Insurance Company, 443 University Avenue, Toronto, Ontario M5G 1T8 Harold G. Folliott, Chief Agent	Life, Accident and Sickness (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "Compagnie d'assurances New York Life").
The New Zealand Insurance Company, Limited, Suite 214, 40 University Avenue, Toronto, Ontario M5J 1T1 Jack G. Dovey, Chief Agent	Accident and Sickness (limited to Accident insurance only), Automobile, Boiler and Machinery (excluding Machinery), Fidelity, Liability, Marine, Property and Surety.
Niagara Fire Insurance Company, P.O. Box 4024, Station "A", Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Property and Surety.
The Nordisk Reinsurance Company, Limited (Aktieselskabet Nordisk Gjenforsikrings Selskab), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Liability and Property (limited to contracts of reinsurance).
Norman Insurance Company Limited, 85 Richmond Street West, Toronto, Ontario M5H 2C9 J. B. M. Murray, Chief Agent c/o J. B. M. Murray Ltd.	Aircraft, Automobile, Legal Expense, Liability, Marine, Property and Surety.
North American Company for Property and Casualty Insurance, 2 St. Clair Avenue West, Toronto, Ontario M4V 1L8 T. P. Flynn, Chief Agent	Accident and Sickness, Automobile, Hail, Marine and Property.
North American Life and Casualty Company, Suite 1500, North American Tower, 797 Don Mills Road, Don Mills, Ontario M3C 1V2 H. D. Russel, Chief Agent	Life, Accident and Sickness.
North American Life Assurance Company, 105 Adelaide Street West, Toronto, Ontario M5H 1R1 A. G. McCaughey, Chief Agent	Life, Accident and Sickness.
North American Reassurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. G. Swail, Chief Agent	Life, Accident and Sickness (limited to contracts of reinsurance).

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
h American Reinsurance Corporation, 5 St. Clair Avenue West, oronto, Ontario M4V 1N9 . E. P. Eastwood, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety (limited to contracts of reinsurance).
h Canadian Insurance Company, uite 318, 181 University Avenue, oronto, Ontario M5H 3C3 . S. Byrch, Chief Agent	Marine and Property (limited to inland transportation only).
Northern Frontier General Insurance Company Limited, 73 Main Street West, 1st Floor, orth Bay, Ontario P1B 2T9 avid Liddle, Chief Agent	Automobile, Liability and Property.
Northern Life Assurance Company of Canada, 30 Wellington Street, ondon, Ontario N6A 4G3 . L. Bowie, Chief Agent	Life, Accident and Sickness.
hern Union Insurance Company Limited, 08-703 Evans Avenue, obicoke, Ontario M9C 5E9 . B. Mather, Chief Agent	Accident and Sickness, Aircraft, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Mortgage, Property, Surety and Title (provided, however, that no policy of title insurance shall be issued unless the insurer has first obtained a concurrent certificate of title to the property to be insured from a solicitor then entitled to practise in the Province of Ontario and who is not at that time in the employ of the insurer).
humberland General Insurance Company, O. Box 247, Toronto-Dominion Centre, oronto, Ontario M5K 1J5 . E. Reeve, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Liability and Property.
North Waterloo Farmers Mutual Insurance Company, O. Box 397, aterloo, Ontario N2J 4B1 . MacIntyre, Chief Agent	Hail, Liability and Property.
North West Life Assurance Company of Canada, 00 University Avenue, 4th Floor, oronto, Ontario M5H 2K4 . J. Bialkowski, Chief Agent o Beard, Winter, Gordon	Life, Accident and Sickness.
wich Union Fire Insurance Society, Limited, 0 Yonge Street, oronto, Ontario M5E 1H5 . H. Stevens, Chief Agent	Marine and Inland Transportation (and as a discontinuing company in the following classes), Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
Norwich Union Life Insurance Society, 0 Yonge Street, oronto, Ontario M5E 1H5 . Taylor, Chief Agent	Life.
wich Winterthur Reinsurance Corporation Limited, uite 1200, 55 University Avenue, oronto, Ontario M5J 2H7 1. W. Donald, Chief Agent o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Nova Scotia General Insurance Company, 280 Albert Street, Room 803, Ottawa, Ontario K1P 5G8 E. W. Simms, Chief Agent	Automobile, Liability and Property.
O	
Occidental Life Insurance Company of California, 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 Duane M. Onstad, Chief Agent	Life, Accident and Sickness.
Occidental Life Insurance Company of Canada 2180 Yonge Street, P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4 Duane M. Onstad, Chief Agent	Life.
Old Republic Insurance Company (L'Ancienne République, Compagnie d'Assurance), 505 York Boulevard, P.O. Box 557, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Accident and Sickness, Automobile, Liability and Property.
Old Republic Life Insurance Company, 505 York Boulevard, P.O. Box 557, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness, "limited to the transaction of business in connection with policies issued prior to January 1, 1975, and to the business of reinsurance, except that the Company is authorized to continue insuring a resident of Ontario, under a creditor's group life insurance and/or a creditor's group accident and sickness insurance policy".
The Omaha Indemnity Company, 500 University Avenue, 4th Floor, Toronto, Ontario M5G 1V9 T. Child, Chief Agent	Accident and Sickness, Automobile, Liability, Property and Surety.
Ontario Motorist Insurance Company, 2 Carlton Street, Toronto, Ontario M5B 1J4 N. D. Gaskin, Chief Agent	Automobile, Accident and Sickness, Legal Expense, Liability and Property.
Ontario Mutual General Insurance Company, 111 Main Street, P.O. Box 250, Grand Valley, Ontario L0N 1G0 D. T. Tombs, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability and Property.
The Orion Insurance Company, Limited, Suite 1100, 1 St. Clair Avenue West, Toronto, Ontario M4V 2Z1 J. R. Lowrie, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft.
Otter Dorchester Insurance Company Limited, 8 Stover Street, P.O. Box 489, Norwich, Ontario N0J 1P0 R. G. Black, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Hail, Liability and Property.
P	
Pacific Employers Insurance Company, 161 Eglinton Avenue East, Toronto, Ontario M4F 1J5 J. R. Soper, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Pafco Insurance Company, Limited, 2489 Bloor Street West, Toronto, Ontario M6S 4X1 William G. Star, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
n American Family Insurance Corporation, 365 Bay Street, Suite 1000, Toronto, Ontario M5H 2V5 D. G. Lash, Chief Agent c/o Blaney, Pasternak, Smela & Watson	Life, Accident and Sickness.
e Patriot Life Insurance Company	See Provident Alliance Life Insurance Company.
e Paul Revere Life Insurance Company, P.O. Box 5044, Burlington, Ontario L7R 4C1 I. C. Davey, Chief Agent	Life, Accident and Sickness.
arl Assurance Company, Limited, 180 Bloor Street West, Suite 201, Toronto, Ontario M5S 2V6 M. P. Greening, Chief Agent	Automobile, Fidelity, Liability, Marine, Property and Surety (as a discontinuing company).
e Penn Mutual Life Insurance Company, Suite 1000, 372 Bay Street, Toronto, Ontario M5H 2X5 Robin B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
nnsylvania Life Insurance Company, Suite 1000, 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
e Personal Insurance Company of Canada, 703 Evans Avenue, Etobicoke, Ontario M9C 5A7 H. P. Johne, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
rth Insurance Company, 210 Water Street, Stratford, Ontario N5A 3C5 K. V. Salt, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
iladelphia Manufacturers' Mutual Insurance Company, Suite 406, 141 Adelaide Street West, Toronto, Ontario M5H 1L5 Brian J. Kealty, Chief Agent	Boiler and Machinery and Property.
iladelphia Reinsurance Corporation, 55 University Avenue, Suite 800, Toronto, Ontario M5J 2K4 N. S. Reid, Chief Agent c/o Campbell, Sharp, Nash & Field	Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
oenix Assurance Company, Limited P.O. Box 219A, Phoenix House, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Life, Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
oenix Assurance Company of Canada, P.O. Box 219A, Phoenix House, 439 University Avenue, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
e Phoenix Insurance Company (Hartford, Conn.), 400 University Avenue, 18th Floor, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability and Theft (as a discontinuing company).

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Phoenix Mutual Life Insurance Company, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
Pierce National Life Insurance Company, Continental Bank Building, 130 Adelaide Street West, Suite 2224, Toronto, Ontario M5H 3P5 E. G. Hildebrand, Chief Agent	Life.
Pilot Insurance Company, 90 Eglinton Avenue West, Toronto, Ontario M4P 1E9 B. Greenslade, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation
Pioneer Life Assurance Company, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 R. J. Pirie, Chief Agent c/o Cassels, Brock.	Life
Pitts Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Legal Expense, Liability, Property and Surety. (Cannot write or renew any business after October 20, 1981).
Pitts Life Insurance Company, 201 King Street, P.O. Box 3357, London, Ontario N6A 4K7 R. W. Trollope, Chief Agent	Life, Accident and Sickness.
Pohjola Insurance Company Ltd. (La Compagnie d'Assurance Pohjola Ltée.), Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability and Property (limited to the business of reinsurance).
The Portage la Prairie Mutual Insurance Company, P.O. Box 2145, Station B, 320 Vine Street, 3rd Floor, St. Catharines, Ontario L2M 7M6 Donald J. Pollock, Chief Agent	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Employers' Liability, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather.
Premier Insurance Company, 199 Bay Street, 4th Floor, Toronto, Ontario M5J 1L4 W. L. Moynihan, Chief Agent	Automobile, Liability and Property (excluding insurance on commercial risks).
La Préservatrice Société Anonyme d'Assurance Contre les Accidents l'Incendie et les Risques Divers, 703 Evans Avenue, Suite 505, Etobicoke, Ontario M9C 5A7 Poul Andersen, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Les Prevoyants du Canada (Fonds de Pension), 130 Slater Street, Suite 800, Ottawa, Ontario K1P 6E2 R. G. Bertrand, Chief Agent	Life (limited to pension fund contracts).

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
ncipal Life Insurance Company of Canada, 250 University Avenue, Suite 600, Toronto, Ontario M5H 3E5 W. C. Campbell, Chief Agent c/o Day, Wilson, Campbell	Life.
otection Mutual Insurance Company, 141 Adelaide Street West, Suite 406, Toronto, Ontario M5H IL5 B. Kealty, Chief Agent	Boiler and Machinery and Property
ovidence Washington Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 N. C. March, Chief Agent c/o March Management Consultants Ltd.	Fire, Accident, Aircraft (limited to insurance against loss of, or damage to an aircraft), Automobile, Employers' Liability, Inland Transportation, Marine, Property Damage, Public Liability, Sprinkler Leakage and Weather.
ovident Alliance Life Insurance Company, 201 Queens Avenue, London, Ontario N6A IJI R. J. O'Brien, Chief Agent	Life, Accident and Sickness (and the Company may use the name "The Patriot Life Insurance Company", and in French, "La Patriote Compagnie d'Assurance-Vie", in the transaction of its business in Ontario).
e Provident Assurance Company a Prevoyance Compagnie d'Assurances), 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.
ovident Life and Accident Insurance Company, 372 Bay Street, Suite 1000, Toronto, Ontario M5H 2X5 R. B. Cumine, Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
ie Prudential Assurance Company Limited (of England), 141 Adelaide Street West, Suite 610, Toronto, Ontario M5H 3L9 F. J. Higgins, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property, Surety and Workmen's Compensation.
ie Prudential Insurance Company of America, 4 King Street West, Toronto, Ontario M5H IB7 W. J. D. Lewis, Chief Agent	Life, Accident, Aircraft (limited to the business of reinsurance) and Sickness.
udential Reinsurance Company, P.O. Box 116, Toronto-Dominion Centre, Toronto, Ontario M5K 1G8 T. D. MacKenzie, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety limited to the business of reinsurance, and on the condition that the words "of America" will be used in conspicuous relation to the name "Prudential Reinsurance Company" wherever it appears in the Company's contracts, application forms, advertisements or other published material used in Ontario.
Q	
BE Insurance Limited, Suite 600, 65 Queen Street West, Toronto, Ontario M5H 2H6 Howard Phillips, Chief Agent c/o Phillips & Phillips	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Explosion, Inland Transportation, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and, in addition thereto, Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured under a policy of fire insurance of the company, and Marine (as a discontinuing Company).
uebec Assurance Company, 10 Wellington Street East, Toronto, Ontario M5E 1L5 Jean Robitaille, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Quebec Health Services (Les Services de Santé du Québec), Suite 1105, Box 53, 65 Queen Street West, Toronto, Ontario M5H 2M5 A. D. McAlpine, Q.C., Chief Agent	Life, Accident and Sickness.
R	
The Reinsurance Corporation of New York, York Centre, 145 King Street West, Toronto, Ontario M5H 1V8 J. F. Knight, Chief Agent c/o Coopers & Lybrand	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness and Theft (limited to contracts of reinsurance).
Reliable Life Insurance Company, P.O. Box 557, 505 York Boulevard, Hamilton, Ontario L8N 3K9 A. T. Chmiel, Chief Agent	Life, Accident and Sickness.
Reliance Insurance Company, 100 University Avenue, Toronto, Ontario M5J 1W1 R. J. McCormick, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Retail Lumbermen's Inter-Insurance Exchange, 400 Union Tower Building, 191 Lombard Avenue, Winnipeg, Manitoba R3B 0X1 Frank L. Cvitkovitch, Chief Agent	Fire and Weather.
The Retail Lumbermen's Mutual Fire Insurance Company, 365 Bay Street, Suite 701, Toronto, Ontario M5H 2V1 C. F. MacMillan, Chief Agent c/o MacMillan, Rooke	Fire (as a discontinuing Company).
Royal Exchange Assurance of America, Inc., 48 Yonge Street, Suite 1200, Toronto, Ontario M5E 1G6 I. B. Manley, Chief Agent	Marine and Property.
Royal Insurance Company Limited, 10 Wellington Street East, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Life.
Royal Insurance Company of Canada, 10 Wellington Street East, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
S	
Safeco Insurance Company of America, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Automobile, Fidelity, Liability, Property and Surety.
Safeco Life Insurance Company, Box 3000, Station "A", Mississauga, Ontario L5A 3P6 John C. McArthur, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
ıe Safeguard Life Assurance Company .a Compagnie D'Assurance Sur La Vie La Sauvegarde), 44 Grange Street, Welland, Ontario L3B 1G7 F. Lalonde, Chief Agent	Life, Accident and Sickness.
. Paul Fire and Marine Insurance Company, 55 University Avenue, Toronto, Ontario M5J 2L3 Barry L. Wilson, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (on the condition that if in the transaction of its business in Ontario the Company uses a French name, that name shall be "La Compagnie d'Assurance Saint Paul").
COR Reinsurance Company of Canada COR Compagnie de Reassurance du Canada), Suite 300, 55 University Avenue, Toronto, Ontario M5J 2H7 Pierre Croizat, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety (limited to the business of reinsurance).
cottish & York Insurance Co. Limited, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Fidelity, Hail, Liability, Marine, Mortgage, Property and Surety.
eaboard Life Insurance Company, #312-111 Richmond Street West, Toronto, Ontario M5H 2G4 T. H. Popel, Chief Agent	Life, Accident and Sickness.
eaboard Surety Company, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent c/o Fasken & Calvin	Guarantee, Inland Transportation, Public Liability and Theft.
Security Casualty Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability and Property.
ecurity Insurance Company of Hartford, 170 University Avenue, Toronto, Ontario M5H 3B5 R. E. Bethell, Chief Agent c/o Canadian General Insurance Company	Liability, Marine and Property.
ecurity National Insurance Company, Suite 2310, The Simpson Tower, 401 Bay Street, Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Accident and Sickness, Automobile, Liability and Property.
entry Insurance A Mutual Company, 700 Bay Street, Toronto, Ontario M5G 1N4 George Ayton, Chief Agent	Aircraft (restricted to the servicing of business assumed from Middlesex Insurance Company), Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
imcoe & Erie General Insurance Company, 505 York Boulevard, Hamilton, Ontario L8R 3K4 J. C. Stradwick, Jr., Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation.
kandia Insurance Company, Suite 1600, 55 University Avenue, Toronto, Ontario M5J 2H7 P. W. G. Hall, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety (limited to the business of reinsurance).

As of December 18, 1981 the licence of this company is limited to renewing contracts issued prior to that date. It is expected that the Canadian business is in the process of being taken over by another insurer.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Societa Italiana Assicurazioni Trasporti ("SIAT"), 15 Toronto Street, 8th Floor, Toronto, Ontario M5C 2E3 P. E. Goldbaum, Chief Agent c/o Canadian International Marine Underwriters Limited	Marine.
Société Anonyme Française de Réassurances, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 Arthur Sellers, C.A., Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
Société Commerciale de Reassurance, 55 University Avenue, Suite 300, Toronto, Ontario M5J 2H7 P. Croizat, Chief Agent	Life, Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Sovereign General Insurance Company, Suite 3800, P.O. Box 38, South Tower, Royal Bank Plaza, Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Liability, Property and Surety.
The Sovereign Life Assurance Company of Canada, Suite 3800, P.O. Box 38, South Tower, Royal Bank Plaza, Toronto, Ontario M5J 2J7 David G. Butler, Chief Agent c/o McMillan, Binch	Life.
Sphere Reinsurance Company of Canada, 20 Victoria Street, Suite 605, Toronto, Ontario M5C 2N8 L. R. Quintal, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Property and Surety (limited to the business of reinsurance).
The Standard Life Assurance Company, 44 Eglinton Avenue West, Toronto, Ontario M4R 1A1 B. H. Spurr, Chief Agent	Life, Accident and Sickness (the Company may use in the transaction of its business in Ontario either the name of "The Standard Life Assurance Company" or its name in French, "Compagnie d'assurance Standard Life", or both such names).
The Stanstead & Sherbrooke Insurance Company, P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9 F. A. Saville, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Credit, Fidelity, Liability, Property and Surety.
State Farm Fire and Casualty Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. A. MacKenzie, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
State Farm Life Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 G. Archambault, Chief Agent	Life.
State Farm Mutual Automobile Insurance Company, 1801 Brimley Road, Scarborough, Ontario M1P 3H3 J. R. A. MacKenzie, Chief Agent	Accident and Automobile.
State Mutual Life Assurance Company of America, 130 Adelaide Street West, Suite 2400, Toronto, Ontario M5H 3C2 J. W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Stonewall Insurance Company, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Fire, Accident, Aircraft and Sickness.
Storebrand International Reinsurance Company Ltd., 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Life, Accident and Sickness, Automobile, Liability, Marine and Property (limited to the business of reinsurance).
The Strathcona General Insurance Company (La Compagnie d'Assurances Generales Strathcona), 331 Cooper Street, Suite 500, Ottawa, Ontario K2P 0G5 G. Goodchild, Chief Agent	Liability and Property (as a discontinuing Company from June 30, 1981).
Sun Alliance and London Assurance Company Limited, 48 Yonge Street, Toronto, Ontario M5E 1G8 J. W. Evans, Chief Agent	Life.
Sun Alliance Insurance Company, 48 Yonge Street, Toronto, Ontario M5E 1G8 J. W. Evans, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Sun Life Assurance Company of Canada, 20 King Street West, Toronto, Ontario M5H 1C4 T. M. Galt, Chief Agent	Life, Accident and Sickness.
Swiss Reinsurance Company, 95 St. Clair Avenue West, Toronto, Ontario M4V 1N9 R. F. Clark, Chief Agent	Life, Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Credit, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation (limited to contracts of reinsurance).
Switzerland General Insurance Company, Limited, Suite 309, 180 Dundas Street West, Toronto, Ontario M5G 1Z8 A. Napper, Chief Agent	Marine and as a discontinuing company in the following classes: Automobile, Liability and Property.
Symons General Insurance Company, 45 Charles Street East, Toronto, Ontario M4Y 1S8 Alan G. Symons, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety.
T	
Teachers Insurance and Annuity Association of America, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 John T. DesBrisay, Q.C., Chief Agent c/o Cassels, Brock	Life, Accident and Sickness.
The Tokio Marine and Fire Insurance Company Limited, P.O. Box 4024, Station A, Toronto, Ontario M5W 1K1 W. W. Ward, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property and Surety.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Toro Assicurazioni S.p.A., 401 Bay Street, Suite 2310, Toronto, Ontario M5H 2Y4 Norman C. March, Chief Agent c/o March Management Consultants Ltd.	Liability and Property.
Toronto General Insurance Company, 170 University Avenue, Toronto, Ontario M5H 3B5 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property, Surety and Workmen's Compensation.
Toronto Mutual Life Insurance Company, 112 St. Clair Avenue West, Toronto, Ontario M4V 2Y3 J. T. English, Chief Agent	Life.
Traders General Insurance Company, 170 University Avenue, Toronto, Ontario M5H 3B5 R. E. Bethell, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability, Marine, Property, Surety and Workmen's Compensation.
Trafalgar Insurance Company Limited, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 Ray F. Rush, Chief Agent	Automobile, Liability and Property.
Transamerica Insurance Company, 2180 Yonge Street, 7th Floor, Toronto, Ontario M4S 2C2 John Robertson, Chief Agent	Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Transatlantic Reinsurance Company, 55 University Avenue, Suite 1000, Toronto, Ontario M5J 2H7 G. A. McMillan, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety (limited to the business of reinsurance).
Transit Insurance Company, (La Compagnie d'Assurance Transit), Suite 1201, 250 Bloor Street East, Toronto, Ontario M4W 3K8 P. C. Bookalam, Chief Agent	Automobile, Liability and Property.
Transport Indemnity Company, 130 Adelaide Street West, Suite 2300, Toronto, Ontario M5H 3C2 John W. Graham, Q.C., Chief Agent c/o Cassels, Brock	Aircraft, Automobile, Liability, Property and Surety.
Transport Insurance Company, 141 Adelaide Street West, Suite 806, Toronto, Ontario M5H 3L5 William Carser, Chief Agent	Automobile, Liability and Property.
The Travelers Indemnity Company, 400 University Avenue, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
Travelers Indemnity Company of Canada, 400 University Avenue, Toronto, Ontario M5G 1S7 Daniel Damov, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Property and Surety.
The Travelers Insurance Company, 400 University Avenue, Toronto, Ontario M5G 1S7 D. Damov, Chief Agent	Life, Accident, Aircraft (limited to insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof), Automobile (limited to insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof), Employers' Liability, Public Liability (excluding Property Damage), Sickness and Workmen's Compensation.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Travelers Life Insurance Company of Canada, 400 University Avenue, Toronto, Ontario M5G 1S7 Daniel Damov, Chief Agent	Life, Accident and Sickness.
Truck Insurance Exchange, 145 King Street West, Toronto, Ontario M5K 1V8 D. H. Atkins, Chief Agent c/o Coopers & Lybrand	Accident, Automobile, Employers' Liability, Inland Transportation, Public Liability and Workmen's Compensation.
U	
Underwriters National Assurance Company, Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Accident and Sickness (on a terminating basis, restricted solely to the servicing of existing Ontario Contracts and payment of claims thereunder).
Unifund Assurance Company, (Unifund, Compagnie D'Assurance), 2 Lansing Square, Suite 305, Willowdale, Ontario M2J 4P8 Vernon C. White, Chief Agent	Automobile, Liability and Property.
Unigard Mutual Insurance Company, 372 Bay Street, Toronto, Ontario M5H 2X5 Wilson E. McLean, Q.C., Chief Agent c/o McLean & Kerr	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
The Union Marine and General Insurance Company, Limited 439 University Avenue, P.O. Box 219-A, Toronto, Ontario M5W 1B6 J. B. Murch, Chief Agent	Inland Transportation and Marine (as a discontinuing company).
Union Mutual Life Insurance Company (L'Union Mutuelle Compagnie d'Assurance Vie), 372 Bay Street, Toronto, Ontario M5H 2X5 R. B. Cumine, Q.C., Chief Agent c/o McLean & Kerr	Life, Accident and Sickness.
Union Reinsurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Automobile, Liability, Marine and Property (limited to the business of reinsurance).
Unione Italiana di Riassicurazione S.p.A., Suite 1200, 55 University Avenue, Toronto, Ontario M5J 2H7 Alistair H. Ross, Chief Agent c/o Reinsurance Management Company of Canada, Inc.	Life, Accident and Sickness, Automobile, Fidelity, Liability, Property and Surety (limited to the business of reinsurance).
United American Insurance Company, Suite 64, 1262 Don Mills Road, Don Mills, Ontario M3B 2W7 Mrs. Helen E. V. Lewis, Chief Agent	Life, Accident and Sickness.
United Benefit Life Insurance Company, 500 University Avenue, Toronto, Ontario M5G 1V8 T. Child, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
United Canada Insurance Company, 155 University Avenue, 8th Floor, Toronto, Ontario M5H 3B7 B. A. Murray, Chief Agent	Automobile, Liability and Property.
The United Provinces Insurance Company, 359 Kent Street, Suite 405, Ottawa, Ontario K2P 0R6 Guy Deserres, Chief Agent	Fire, Accident, Aircraft, Automobile, Boiler and Machinery (excluding Machinery), Credit, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.
United States Fidelity and Guaranty Company, 4 King Street West, 15th Floor, Toronto, Ontario M5H 3P4 George A. Lightbound, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
United States Fire Insurance Company, 155 University Avenue, Toronto, Ontario M5H 3L8 G. A. Chellew, Chief Agent c/o Crum & Forster of Canada Ltd.	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Marine, Property, Surety and Workmen's Compensation.
The Unity Fire and General Insurance Company, 111 Avenue Road, Suite 500, Toronto, Ontario M5R 3K3 R. F. Rush, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Liability and Property.
Upper Canada Insurance Company, Suite 710, 67 Yonge Street, Toronto, Ontario M5E 1J8 Tom Hanson, Chief Agent	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft.
Utica Mutual Insurance Company, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1 F. D. Gibson, Chief Agent c/o Fasken & Calvin	Fire, Accident, Automobile, Boiler and Machinery (excluding Machinery), Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage and Theft.
V	
Victoria Insurance Company of Canada, 155 University Avenue, Suite 1700, Toronto, Ontario M5H 3M2 R. W. Broughton, Chief Agent	Aircraft, Automobile, Boiler and Machinery, Legal Expense, Liability, Property and Surety.
The Victory Insurance Company, Limited (Life Branch), Suite 1004, 55 Yonge Street, Toronto, Ontario M5E 1J4 Geoffrey R. Minns, Chief Agent	Life (limited to contracts of reinsurance).
The Victory Insurance Company, Limited, (Non-Life Branch), 188 University Avenue, Toronto, Ontario M5H 3C3 S. Gordon, Chief Agent	Accident and Sickness, Automobile, Fidelity, Liability, Marine, Property and Surety (limited to contracts of reinsurance).
W	
Warner Reciprocal Insurers, 120 Bloor Street East, Toronto, Ontario M4W 1B7 Ian C. White, Chief Agent	Fire and Inland Transportation.

LICENCE REGISTER (Cont'd).

LICENSED INSURERS — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Washington National Insurance Company, Suite 900, 105 Adelaide Street West, Toronto, Ontario M5H 1R3 J. F. Perrett, Q.C., Chief Agent c/o Robertson, Perrett	Life, Accident and Sickness.
Waterloo Insurance Company, 14 Erb Street West, P.O. Box 1604, Waterloo, Ontario N2J 4C8 Kenneth I. Tyers, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property, Surety and Workmen's Compensation.
The Wawanesa Mutual Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Accident and Sickness, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
The Wawanesa Mutual Life Insurance Company, 1819 Yonge Street, Toronto, Ontario M4S 1X9 H. B. Hawtin, Chief Agent	Life, Accident and Sickness.
The Western Assurance Company, 10 Wellington Street East, Toronto, Ontario M5E 1L5 J. Robitaille, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Western General Mutual Insurance Company, Box 37, Woodstock, Ontario N4S 7W6 C. D. Fleming, Chief Agent	Hail, Liability and Property.
The Western Life Assurance Company, 100 Main Street East, Suite 4200, P.O. Box 67, Hamilton, Ontario L8N 3B3 M. Meyerson, Chief Agent	Life and Accident and Sickness (limited to the servicing of policies issued prior to January 31, 1975).
Western Surety Company 1901 Yonge Street, Toronto, Ontario M4S 2Z1 A. W. Robinson, Chief Agent c/o Morris & MacKenzie Ltd.	Guarantee and Theft.
Y	
The Yasuda Fire and Marine Insurance Company, Limited, Royal Bank Plaza, P.O. Box 26, Toronto, Ontario M5J 2J1 Donald B. Bridge, Chief Agent	Liability, Property and Surety.
York Fire & Casualty Insurance Company, 7699 Yonge Street, Thornhill, Ontario L3T 1Z5 A. Thain, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Liability, Marine, Property and Surety.
Z	
Zurich Insurance Company, 188 University Avenue, Toronto, Ontario M5H 3C3 H. J. Saunders, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Liability, Property and Surety.
Zurich Life Insurance Company of Canada, 188 University Avenue, Toronto, Ontario M5H 3C4 R. N. Mackintosh, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

CLASS 2 — MUTUAL INSURANCE CORPORATIONS

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
Algoma Mutual Fire Insurance Company, R.R. #2, Thessalon, Ontario P0R 1L0 Lorne G. Wolgemuth, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Amherst Island Mutual Fire Insurance Company, R.R. #1, Stella, Ontario K0H 2S0 Mrs. Marie Ward, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
The Ayr Farmers' Mutual Fire Insurance Company, P.O. Box 159, Ayr, Ontario N0B 1E0 B. L. Davis, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
B	
Bay of Quinte Agricultural Mutual Fire Insurance Company, P.O. Box 1460, Picton, Ontario K0K 2T0 A. R. Stickle, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Bertie and Clinton Mutual Fire Insurance Company, 44 Michigan Avenue, Welland, Ontario L3B 3A4 F. A. Legg, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Blanshard Mutual Fire Insurance Company, R.R. #1, St. Marys, Ontario N0M 2V0 Mrs. E. M. Hanly, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Brant Mutual Fire Insurance Company, 207 Greenwich Street, Brantford, Ontario N3S 2X7 L. E. Knill, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
C	
Caradoc Delaware Mutual Fire Insurance Company, R.R. #5, Mt. Brydges, Ontario N0L 1W0 D. Cobban, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Cayuga Mutual Fire Insurance Company, Box 204, 23 King Street, Cayuga, Ontario N0A 1E0 Mrs. G. Hedley, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Culross Mutual Fire Insurance Company, Box 173, Teeswater, Ontario N0G 2S0 R. K. Lamont, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
D	
Downie Mutual Fire Insurance Company, R.R. #5, Stratford, Ontario N5A 6S6 E. C. Doerr, Chief Agent	Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd).

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Dufferin Mutual Fire Insurance Company, P.O. Box 117, Shelburne, Ontario L0N 1S0 A. Reimer, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Dumfries Mutual Fire Insurance Company, 32 Thorne Street, Cambridge, Ontario N1R 1S5 G. L. Welsh, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
E	
East Williams Mutual Fire Insurance Company, R.R. #3, Kerwood, Ontario N0M 2B0 Wilson McNab, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Ekfrid Mutual Fire Insurance Company, 64 Thames Street, Appin, Ontario N0L 1A0 Mrs. Madeline Sinclair, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
Elma Mutual Fire Insurance Company, Atwood, Ontario N0G 1B0 D. Little, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Erie Mutual Fire Insurance Company, Box 100, Fisherville, Ontario N0A 1G0 L. Keith Thomson, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
F	
Farm Mutual Reinsurance Plan Inc., P.O. Box 3428, 2445 Eagle St. North, Cambridge, Ontario N3H 4T3 G. M. Snyder, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability and Property (limited to contracts of reinsurance).
Farmer's Mutual Fire Insurance Company (Lindsay), 12-16 Peel Street, P.O. Box 28, Lindsay, Ontario K9V 4R8 D. R. MacKay, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Formosa Mutual Insurance Company, Formosa, Ontario N0G 1W0 Vernon T. Inglis, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
G	
Germania Farmers' Mutual Fire Insurance Company, Ayton, Ontario N0G 1C0 Wm. L. Brusso, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Glengarry Farmers' Mutual Fire Insurance Company, Box 159, Alexandria, Ontario K0C 1A0 A. J. McDonald, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd).

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Grenville Patron Mutual Fire Insurance Company, P.O. Box 10, Spencerville, Ontario K0E 1X0 H. R. McGrath, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Grey & Bruce Mutual Fire Insurance Company, Box 658, 262 10th Street, Hanover, Ontario N4N 1P1 A. D. McArthur, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
H	
Halwell Mutual Fire Insurance Company, 812 Woolwich Street, P.O. Box 60, Guelph, Ontario N1H 6J6 R. J. Forsythe, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
The Hamilton Township Farmers' Mutual Fire Insurance Company, Box 201, 1176 Division Street, Cobourg, Ontario K9A 4K5 Mrs. Joan Grills, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Hay Township Farmers' Mutual Fire Insurance Company, Box 130, Zurich, Ontario N0M 2T0 J. R. Consitt, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
Howard Mutual Fire Insurance Company, P.O. Box 398, Ridgetown, Ontario N0P 2C0 Ernest C. Koehler, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Howick Mutual Insurance Company, Box 2, Wroxeter, Ontario N0G 2X0 R. C. Hutchinson, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
K	
Kent and Essex Farmers' Mutual Fire Insurance Company, Box 356, Chatham, Ontario N7M 5K4 E. W. Smale, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
L	
Lambton Mutual Insurance Company, Box 520, Watford, Ontario N0M 2S0 E. Blake Perry, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Lanark County Farmers' Mutual Fire Insurance Company, 16 West Gore Street, Perth, Ontario K7H 2L6 W. H. Shaw, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Lennox and Addington Mutual Fire Insurance Company, Box 174, Napanee, Ontario K7R 3M3 G. D. E. Walters, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd)

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Lobo Mutual Fire Insurance Company, R.R. # 6, Strathroy, Ontario N7G 3H7 J. A. McKenzie, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
London Township Mutual Fire Insurance Company, R.R. #6, London, Ontario N6A 4C1 Mrs. Mary Tackabury, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
M	
McGillivray Mutual Fire Insurance Company, P.O. Box 149, Ailsa Craig, Ontario N0M 1A0 C. Hodgins, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
McKillop Mutual Fire Insurance Company, Box 819, Seaforth, Ontario N0K 1W0 Mrs. M. Sharp, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
N	
Norfolk Mutual Fire Insurance Company, 37 Kent Street South, Simcoe, Ontario N3Y 2X7 Mrs. M. Bannerman, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Blenheim Farmers' Mutual Fire Insurance Company, Box 80, Bright, Ontario N0J 1B0 R. Struthers, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
North Kent Mutual Fire Insurance Company, P.O. Box 478, Dresden, Ontario N0P 1M0 Alan C. MacDonald, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
O	
Oxford Mutual Fire Insurance Company, Box 430, Thamesford, Ontario N0M 2M0 J. Harper, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
P	
The Peel and Maryborough Mutual Fire Insurance Company, Box 190, Drayton, Ontario N0G 1P0 D. R. MacIntyre, Chief Agent	Automobile, Boiler and Machinery, Liability (excluding Workmen's Compensation) and Property.
Peel Mutual Fire Insurance Company, 103 Queen Street West, Brampton, Ontario L6Y 1M3 B. E. Cunnington, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Prescott Mutual Fire Insurance Company, P.O. Box 280, Alfred, Ontario K0B 1A0 J. M. Leduc, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd).

CLASS 2 — MUTUAL INSURANCE CORPORATIONS — *Continued*

(Farmers' Mutual Fire)

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
S	
South Easthope Farmers' Mutual Fire Insurance Company, Box 33, Tavistock, Ontario N0B 2R0 E. Pellow, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
T	
Townsend Farmers' Mutual Fire Insurance Company, Box 1030, Waterford, Ontario N0E 1Y0 L. D. Simington, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.
U	
Usborne and Hibbert Mutual Fire Insurance Company, Box 423, Exeter, Ontario N0M 1S0 W. D. Burton, Chief Agent	Liability (excluding Workmen's Compensation) and Property.
W	
Wabisa Mutual Fire Insurance Company, P.O. Box 55, Jarvis, Ontario N0A 1J0 R. H. Siefker, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
West Elgin Mutual Fire Insurance Company, Box 130, Dutton, Ontario N0L 1J0 Don Mylrea, Chief Agent	Automobile, Boiler and Machinery, Hail, Liability (excluding Workmen's Compensation) and Property.
West Wawanosh Mutual Fire Insurance Company, Dungannon, Ontario N0M 1R0 Stephen B. Whitney, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
The Westminster Mutual Fire Insurance Company, 223 Main Street, Belmont, Ontario N0L 1B0 A. Phillips, Chief Agent	Automobile, Liability (excluding Workmen's Compensation) and Property.
Y	
The Yarmouth Mutual Fire Insurance Company, 51 William Street, St. Thomas, Ontario N5R 3H3 Miss D. V. Evans, Chief Agent	Automobile, Hail, Liability (excluding Workmen's Compensation) and Property.

LICENCE REGISTER (Cont'd).

CLASS 4 — FRATERNAL SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
:tra Fraternal Benefit Society, Suite #1116, 415 Yonge Street, Toronto, Ontario M5B 2E7 Bhoop Singh, Chief Agent	Life, Accident and Sickness.
ıe Associated Canadian Travellers, P.O. Box 157, Station U, Toronto, Ontario M8Z 5P1 H. Aaron, Chief Agent	Life and Accident.
C	
ınadian Foresters Life Insurance Society orestiers Canadiens, Société d'Assurance-Vie), Box 850, Brantford, Ontario N3T 5S3 A. R. Davis, Chief Agcnt	Life, Accident and Sickness.
ınadian Slovak Benefit Society, 250 Villaire Avenue, Windsor, Ontario N8S 2J2 L. M. Gorek, Chief Agent	Life, Accident and Sickness.
ınadian Slovak League, 61 Golden Boulevard West, Welland, Ontario L3B 1H5 J. P. Hudak, Chief Agent	Life.
ıe Canadian Woodmen of the World, 8 Wilson Street West, Perth, Ontario K7H 2M5 J. H. Mather, Chief Agent	Life and Sickness.
vil Service Mutual Benefit Society, 77 Metcalfe Street, Suite 308, Ottawa, Ontario K1P 5L6 T. E. Killeen, Chief Agent	Life.
ıe Commercial Travellers' Association of Canada, 365 Bloor Street East, Suite 1002, Toronto, Ontario M4W 3L9 T. Ruffell, Chief Agent	Life.
'oatian Catholic Union of U.S.A., P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness.
'oatian Fraternal Union of America, P.O. Box 262, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accidcnt and Sickness.
E	
ectrical Worker's Benefit Association, 45 Sheppard Avenue East, Suitc 401, Willowdale, Ontario M2N 5Y1 K. G. Rose, Chief Agent	Lifc.

LICENCE REGISTER (Cont'd).

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
F	
The First Catholic Slovak Ladies Association of the United States of America, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life.
The First Catholic Slovak Union of the United States of America and Canada, P.O. Box 262, Royal Trust Tower, Toronto-Dominion Centre, Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life.
The Funeral Society of Ontario (Fraternal), 5230 Dundas Street West, Suite 7, Islington, Ontario M9B 1A8 M. W. Burns, Chief Agent	Life.
G	
The Grand Orange Lodge of British America, 94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5 D. A. Griffin, Chief Agent	Life.
H	
The Hungarian Reformed Federation of America, 204-3 Leslie Street, Brampton, Ontario L6X 2J2 L. Pandy-Szekeres, Chief Agent	Life, Accident and Sickness.
I	
The Independent Order of Foresters, 789 Don Mills Road, Don Mills, Ontario M3C 1T9 B. C. Hallum, Chief Agent	Life, Accident and Sickness.
K	
Knights of Columbus, 153 Dundas Street West, Belleville, Ontario K8P 1A7 Edward J. Buckley, Chief Agent	Life.
L	
Labour Zionist Alliance, Suite 941, 1010 Ste. Catherine Street West, Montreal, Quebec H3B 3R7 J. B. Bobrove, Q.C., Chief Agent	Life, Accident and Sickness (limited to the servicing of policies issued prior to March 31, 1978).
Lutheran Life Insurance Society of Canada, Marsland Centre, 12th Floor, Waterloo, Ontario N2J 4G4 H. A. Dietrich, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
M	
Metropolitan Toronto Police Widows' and Orphans' Fund. 590 Jarvis Street. Toronto, Ontario M4Y 2J5 R. J. Sharpe, Chief Agent	Life.
N	
National Fraternal Society of the Deaf. 49 Frey Crescent. Scarborough, Ontario M1R 2C5 R. McAuley, Chief Agent	Life, Accident and Sickness
North American Benefit Association. P.O. Box 234. Sarnia, Ontario N7T 7H9 Joseph Haselmayer, Chief Agent	Life.
O	
Ontario Secondary School Teachers' Fraternal Society. 60 Mobile Drive. Toronto, Ontario M4A 2P3 O. S. Hall, Chief Agent	Life.
The Ontario Secondary School Teachers' Sick Benefit Society. 60 Mobile Drive. Toronto, Ontario M4A 2P3 F. C. French, Chief Agent	Sickness.
The Order of Italo-Canadians. 495 Highcroft Avenue. Ottawa, Ontario K1Z 5J3 A. Bortolotti, Chief Agent	Life and Sickness.
R.	
The Royal Arcanum, Supreme Council of. Royal Bank Building. 32 James Street South. Hamilton, Ontario L8P 2Y1 J. B. Simpson, Chief Agent	Life, Accident and Sickness.
S	
Serb National Federation. P.O. Box 262, Royal Trust Tower. Toronto-Dominion Centre. Toronto, Ontario M5K 1J9 A. F. Sellers, Chief Agent	Life, Accident and Sickness
Sons of Norway. P.O. Box 12, First Canadian Place. 100 King Street West. Toronto, Ontario M5X 1B3 J. A. Carson, Chief Agent c/o Touche Ross & Co.	Life, Accident and Sickness.
Sons of Scotland Benevolent Association. 19 Richmond Street West. Toronto, Ontario M5H 1Y9 R. J. Bell, Chief Agent	Life and Sickness.

LICENCE REGISTER (Cont'd).

CLASS 4 — FRATERNAL SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
U	
Ukrainian Fraternal Association (of America), 1699 Dundas Street West, Toronto, Ontario M6K 1V2 Wm. N. Boddy, Chief Agent	Life, on the condition that words "of America" will be used in conspicuous relation to the name "Ukrainian Fraternal Association" wherever it appears in the Association's contracts, application forms, advertisements or other published material used in Ontario.
Ukrainian Fraternal Society of Canada, 9 Henry Street, Brantford, Ontario N3R 1Z9 Walter Pancoe, Chief Agent	Life, Accident and Sickness.
Ukrainian Mutual Benefit Association of St. Nicholas of Canada, 403-260 Scarlett Road, Toronto, Ontario M6N 4X6 N. Kushpeta, Chief Agent	Life, Accident and Sickness.
Ukrainian National Aid Association of America, 140 Bathurst Street, Toronto, Ontario M5V 2R2 W. Okipniuk, Chief Agent	Life.
Ukrainian National Association, Inc., UNA Canadian Office, 18 Leland Avenue, Toronto, Ontario M8Z 2X5 Bohdan Zorych, Chief Agent	Life, Accident and Sickness.
Union of Canada Life Insurance, 325 Dalhousie Street, Ottawa, Ontario K1N 8R7 G. Desjardins, Chief Agent	Life, Accident and Sickness.
United Commercial Travelers of America, Order of, 2 Echo Place, London, Ontario N5Z 3C8 A. Brown, Chief Agent	Accident.
W	
Workers Benevolent Association of Canada, 1164 Dundas Street West, Toronto, Ontario M6J 1X4 N. Hrynchyshyn, Chief Agent	Life, Accident and Sickness.
The Workmen's Circle, 471 Lawrence Avenue West, Toronto, Ontario M5M 1C6 N. Neslen, Chief Agent	Life, Accident and Sickness.

LICENCE REGISTER (Cont'd).

CLASS 5 — MUTUAL BENEFIT SOCIETIES

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
A	
\rmy and Navy Veterans Society of Hamilton, Her Majesty's, 96-98 McNab Street North, Hamilton, Ontario L8R 2M1 G. H. Norton, Secretary	Sick and Funeral Benefits.
B	
lled Mutual Benefit Society, 50 Violet Drive, Apt. 1107, Stoney Creek, Ontario L8E 1G6 Alojz Jelovcan, Secretary	Sick and Funeral Benefits.
\order Cities Italian Club Mutual Benefit Society, 2175 Parent Avenue, Windsor, Ontario N8X 4K2 Aldo Giampuzzi, Secretary	Sick and Funeral Benefits.
\rantford Hungarian Mutual Benefit Society, 3 Kent Road, Brantford, Ontario N3R 5G5 J. Fulop, Secretary	Sick and Funeral Benefits.
\rantford Polish Mutual Benefit & Friendly Society, 154 Pearl Street, Brantford, Ontario N3T 3P4 E. Stec, Secretary	Sick and Funeral Benefits.
C	
'anadian Hebrew Benevolent Society, 36 Brantley Crescent, Downsview, Ontario M3J 1X5 H. Haber, Secretary	Sick and Funeral Benefits.
'anadian Pacific Expressmen's Sick Benefit Association, c/o Can. Pac. Express, Obico Terminal, 30 Newbridge Road, Toronto, Ontario M8Z 2L7 R.R. Weatherbee, Secretary	Sick and Funeral Benefits.
'zenstochower Aid Society, 80 Antibes Drive, Apt. 602, Willowdale, Ontario M2R 3N5 E. Srebrnik, Secretary	Sick and Funeral Benefits.
D	
)riltzer Young Men's Mutual Benefit Society, 326 Wilson Avenue, Downsview, Ontario M3H 1S9 M. Bliman, Secretary	Sick and Funeral Benefits.
G	
irand Order of Israel Benefit Society, 32 Purvis Drive, Hamilton, Ontario L8S 2S1 J. Taylor, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd).

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
H	
Hamilton St. Stanislaus Mutual Benefit Society, 86 Shelby Avenue, Hamilton, Ontario L8H 5L5 J. Mikulec, Secretary	Sick and Funeral Benefits.
The Hebrew Friendly Sons of David Mutual Benefit Society, 518 Fairlawn Avenue, Toronto, Ontario M5M 1V2 M. Weinstock, Secretary	Sick and Funeral Benefits.
I	
Independent Friendly Workers' Circle Mutual Benefit Society, 272 Codsell Avenue, Downsview, Ontario M3H 3X2 L. Hacker, Secretary	Sick and Funeral Benefits.
Independent Mutual Benefit Federation, 214 Beverley Street, Toronto, Ontario M5T 1Z3 J. Koronyi, Secretary	Sick and Funeral Benefits.
Italian Ladies' Mutual Benefit Society of Hamilton, 112 Bond Street North, Hamilton, Ontario L8S 3W5 M. Farranto, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Arthur, P.O. Box 2361, Thunder Bay, Ontario P7B 3B7 J. Sabatini, Secretary	Sick and Funeral Benefits.
Italian Mutual Benefit Society of Port Colborne and Humberstone, 223 Bell Street, Port Colborne, Ontario L3K 1J2 C. Presti, Secretary	Sick and Funeral Benefits.
Iwansker Mutual Benefit Society, 3425 Bathurst Street, Toronto, Ontario M6A 2C1 L. Kopstick, Secretary	Sick and Funeral Benefits.
J	
Judean Benevolent and Friendly Society, 42 Reiner Road, Downsview, Ontario M3H 2L2 M. Davis, Secretary	Sick and Funeral Benefits.
K	
Kieltzer Sick Benefit Society of Toronto, 164 Cocksfield Avenue, Downsview, Ontario M3H 3T5 C. Gordon, Secretary	Sick and Funeral Benefits.
L	
Lagover Mutual Benefit Society, 125 Sultana Avenue, Toronto, Ontario M6A 1T6 M. Greenspan, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd).

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
nitzer Sick Benefit Society, 34 Carscadden Drive, Apt. 510, Willowdale, Ontario M2R 2A8 M. Kollins, Secretary	Sick and Funeral Benefits.
dzer Centre Mutual Benefit Society 35 Canyon Avenue, Apt. 1911, Downsview, Ontario D. Kamchi, Secretary	Sick and Funeral Benefits
M	
aclean-Hunter Printing Division Mutual Benefit Society, 4601 Yonge Street, Willowdale, Ontario M2N 5L9 R. Wooldridge, Secretary	Sick and Funeral Benefits.
e Marconi Mutual Benefit Society of Hamilton, 255 Balmoral Avenue North, Hamilton, Ontario L8L 7S3 Mrs. A. Zizzo, Secretary	Sick and Funeral Benefits.
ozirer Sick Benefit Society, 25 Cedarcroft Boulevard, Apt. 403, Willowdale, Ontario M2R 2Z3 J. Mervin, Secretary	Sick and Funeral Benefits.
O	
ld Fellows, Grand Lodge of Ontario, Independent Order of, Odd Fellows Temple, 310 O'Connor Drive, Toronto, Ontario M4J 2T9 R. E. Yager, Secretary	Sick and Funeral Benefits.
der of Sons of Italy of Ontario Mutual Benefit Society, 190 Arlington Avenue, Toronto, Ontario M6C 2Z2 Mrs. Connie Bennedsen, Secretary	Sick and Funeral Benefits.
trowetz Independent Mutual Benefit Society, 14 Viewmount Avenue, Toronto, Ontario M6B 1T3 Mrs. Q. Berman, Secretary	Sick and Funeral Benefits.
rower Mutual Benefit Society, 58 Green Bush Road, Willowdale, Ontario M2M 1P3 Garry Wolk, Secretary	Sick and Funeral Benefits.
P	
lish Alliance Friendly Society of Canada, 1638 Bloor Street West, Toronto, Ontario M6P 1A7 H. Skrzypkowski, Secretary	Sick and Funeral Benefits.
lish National Union of Canada Mutual Benefit Society, 288 Roncesvalles Avenue, Toronto, Ontario M6R 2M4 B. Kowalski, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd).

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
Pride of Israel Sick Benefit Society, 59 Lissom Crescent, Willowdale, Ontario M2R 2P2 D. Burton, Secretary	Sick and Funeral Benefits.
R	
Radomer Mutual Benefit Society, 18 Reiner Road, Downsview, Ontario M3H 2K9 S. Kates, Secretary	Sick and Funeral Benefits.
S	
Societa Figli d'Italia di Mutuo Soccorso St. Antonio di Ottawa, 1261 Sherman Drive, Ottawa, Ontario K2C 2M7 G. Gaetano, Secretary	Sick and Funeral Benefits.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi, 450 Albert Street West, Sault Ste. Marie, Ontario P6A 1C3 G. Bernardi, Secretary	Sick and Funeral Benefits.
Sons of Jacob Benevolent Society, 92 Tanjoe Crescent, Toronto, Ontario M2M 1P7 A. Berman, Secretary	Sick and Funeral Benefits.
St. Boniface Benefit Society, 96 Shanley Street, Kitchener, Ontario N2H 5P3 D. E. Dietrich, Secretary	Sick and Funeral Benefits.
St. Joseph Aid Society of Formosa, Formosa, Ontario N0G 1W0 D. Weiss, Secretary	Sick and Funeral Benefits.
Stashiver Young Men's Mutual Benefit Society, 96 Rockford Road, Willowdale, Ontario M2R 3A7 J. Goldhar, Secretary	Sick and Funeral Benefits.
T	
Toronto Grand Order of Israel Mutual Benefit Society, 6200 Bathurst Street, Apt. 607, Willowdale, Ontario M2R 2A3 M. M. Carr, Secretary	Sick and Funeral Benefits.
Toronto Hebrew Benevolent Society, 27 Fountainbleu Drive, Willowdale, Ontario M2M 1P1 M. Goldberg, Secretary	Sick and Funeral Benefits.
Toronto Independent Benevolent Association, 37 Bayhampton Court, Downsview, Ontario M3H 5L5 P. Ulster, Secretary	Sick and Funeral Benefits.

LICENCE REGISTER (Cont'd).

CLASS 5 — MUTUAL BENEFIT SOCIETIES — *Continued*

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
U	
United Jewish People's Order Mutual Benefit Society, 585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9 S. Carr, Secretary	Sick and Funeral Benefits.
V	
Vitese Mutual Benefit Society, 32 Coral Gable Drive, Weston, Ontario M9M 1N9 J. Parisi, Secretary	Sick and Funeral Benefits.
W	
Warsaw Lodzer Mutual Benefit Association, 2 Purdon Drive, Downsview, Ontario M3H 4W8 M. Zoltak, Secretary	Sick and Funeral Benefits.
Wierzbniker Friendly Mutual Benefit Society, 53 Samor Road, Toronto, Ontario M6A 2Z5 Irving Kleinberg, Secretary c/o M.S. Werger	Sick and Funeral Benefits.
Y	
Young Men's Hebrew Association, 40 Poinsetta Drive, Thornhill, Ontario L3T 2T6 M. Harris, Secretary	Sick and Funeral Benefits.
Z	
Zion Benevolent Society, 129 Concord Avenue, Toronto, Ontario M6H 2P2 N. Tucker, Secretary	Sick and Funeral Benefits.

CLASS 8 — LLOYD'S

Name, Address and Official Representative of Insurers in Ontario	Classes of Insurance
The Non-Marine Underwriters, Members of Lloyd's, London, England, c/o Deloitte Haskins & Sells, Suite 2600 North Tower, P.O. Box 6, Royal Bank Plaza, Toronto, Ontario M5J 2J1 D. K. Bruce, Chief Agent	Accident and Sickness, Aircraft, Automobile, Boiler and Machinery, Fidelity, Hail, Legal Expense, Liability and Property.

NOTE: — The Order-in-Council dated the 29th day of November, 1934, approving the application for licence of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:— "That in the list of licensed insurers to be published by the Superintendent of Insurance in THE ONTARIO GAZETTE, pursuant to the provisions of Section 8 of *The Ontario Insurance Act*, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

I

ANNUAL STATEMENT ABSTRACTS

ASSETS AND LIABILITIES, INCOME AND EXPENDITURE, ETC.,
BY CLASSES OF INSURERS

(A)

JOINT-STOCK, CASH MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES

(i) LIFE

(ii) OTHER THAN LIFE

Assets, December 31, 1980

	Name of Company	Short Term Deposits and Money Market Securities	Bonds	Stocks	Mortgages and Agreements for Sale	Real Estate	Investments in Subsidiaries and Affiliates	Policy Loans	Cash	All Other Assets	Total Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	.....	21,738,052	3,326,343	26,443,078	1,147,463	.....	2,356,351	410,155	1,588,355	57,009,797	1
2	Assumption Mutual Life	4,200,000	53,268,960	3,279,293	39,662,229	1,706,164	2,082,283	3,640,174	750,863	2,264,523	110,854,489	2
3	Co-operators Life	1,000,000	34,460,214	8,379,997	21,562,741	.....	.....	2,233,008	503,589	1,788,474	69.928.023	3
4	L'Economie Mutuelle	1,550,000	24,308,538	1,778,693	22,428,008	2,936,815	.....	3,114,290	*−192,728*	12,509,922	68,433,538	4
5	Empire Life	6,112,502	69,786,222	40,174,012	84,378,430	5,156,018	.....	14,830,095	61,320	24,872,142	245,370,741	5
6	Gerling Global Life	4,557,810	22,020,636	67,469	15,581,668	750,000	.....	4,019,602	1,425,028	75,533,970	123,956,183	6
7	Industrial Life	.....	288,174,484	34,460,812	448,714,360	40,740,870	20,692,743	24,417,960	*−9,915,474*	27,167,157	874,452,912	7
8	Laurentian Life	2,500,000	70,445,054	14,890,194	75,719,099	12,513,755	33,610,596	13,064,936	298,222	19,231,612	242,273,468	8
9	Pan American Family Ins.	150,000	1,252,442	.....	.....	.....	.....	.....	11,786	57,860	1,472,088	9
10	Les Prevoyants	895,138	34,082,473	15,690,005	56,479,119	4,643,823	18,855,792	6,980,252	664,379	10,005,954	148,296,935	10
11	Seaboard Life	.....	8,881,941	10,964,940	6,464,963	.....	.....	782,418	10,692,019	5,992,232	43,778,513	11
	Totals	20,965,450	628,419,016	133,011,758	797,433,695	69,594,908	75,241,414	75,439,086	4,709,159	181,012,201	1,985,826,687	

Liabilities, Capital and Surplus, December 31, 1980

	Name of company	Actuarial Reserves	Unpaid Claims	Other Policyholder Liabilities	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Reserve Funds	Capital	Surplus for the Protection of Policyholders	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Aeterna Life	46,313,296	313,033	2,341,894	539,483	240,635	49,748,341	1,042,335	500,000	5,719,121	57,009,797	1
2	Assumption Mutual Life	84,878,851	410,855	8,825,240	259,890	5,412,143	99,786,979	3,086,805	.....	7,980,705	110,854,489	2
3	Co-operators Life	50,550,948	216,971	12,324,884	114,722	518,927	63,726,452	2,561,000	250,000	3,390,571	69,928,023	3
4	L'Economie Mutuelle	46,067,108	1,296,039	4,168,560	417,046	10,830,749	62,779,502	484,525	.....	5,169,511	68,433,538	4
5	Empire Life	158,038,753	2,190,720	9,949,232	493,902	29,426,450	200,099,057	12,201,374	704,528	32,365,782	245,370,741	5
6	Gerling Global Life	104,186,799	7,292,179	1,661,457	687,784	2,198,776	116,026,995	21,378	2,100,000	5,807,810	123,956,183	6
7	Industrial Life	672,318,009	7,956,978	44,722,741	2,936,545	33,682,127	761,616,400	45,282,676	.....	67,553,836	874,452,912	7
8	Laurentian Life	175,342,676	5,364,839	8,535,975	2,203,604	17,142,073	208,589,167	8,763,097	.....	24,921,204	242,273,468	8
9	Pan American Family Ins.	35,486	7,500	.....	16,459	144,840	204,285	.....	1,000,000	267,803	1,472,088	9
10	Les Prevoyants	109,646,638	4,125,865	5,596,263	1,934,808	8,012,430	129,316,004	5,288,730	350,000	13,342,201	148,296,935	10
11	Seaboard Life	18,252,136	6,534,162	2,173,867	974,021	6,636,774	34,570,960	113,234	1,100,746	7,993,573	43,778,513	11
	Totals	1,465,630,700	35,709,141	100,300,113	10,578,264	114,245,924	1,726,464,142	78,845,154	6,005,274	174,512,117	1,985,826,687	

†Includes segregated funds.
*Includes $8,787,820 applicable to pension fund.

I. LIFE INSURERS (cont.'d)

Surplus Account for the Year 1980

	Name of Company	Balance Jan. 1/1980	Profit/Loss From Summary of Operations	Special Change in Actuarial Reserves	Change in Reserves	Dividends to Shareholders	Other Increases	Other Decreases	Balance Dec. 31, 1980	
		$	$	$	$	$	$	$	$	
1	Aeterna Life	5,126,862	925,164	336,722	*−471,492*	405,000	257,095	50,230	5,719,121	1
2	Assumption Mutual Life	7,694,929	435,372	202,216	*−320,237*	.....	30,000	61,575	7,980,705	2
3	Co-operators Life	2,642,618	1,072,703	.....	*−271,000*	53,750	.....	.....	3,390,571	3
4	L'Economie Mutuelle	6,177,023	*−165,720*	*−898,826*	*−45,919*	.....	164,929	61,976	5,169,511	4
5	Empire Life	15,643,664	3,746,080	22,058,279	*−9,201,374*	260,675	379,808	.....	32,365,782	5
6	Gerling Global Life	5,275,012	956,850	66,168	64,951	525,000	5,191,541	5,221,712	5,807,810	6
7	Industrial Life	62,271,516	11,677,586	9,013,683	*−10,765,102*	.....	.....	4,643,847	67,553,836	7
8	Laurentian Life	20,640,559	1,302,479	2,682,222	570,725	.....	30,070	304,851	24,921,204	8
9	Pan American Family Insurance	677,606	*−384,595*	.....	.....	.....	.....	25,208	267,803	9
10	Les Prevoyants	11,430,067	196,572	1,677,141	.....	122,500	269.054	108,133	13,342,201	10
11	Seaboard Life	5,990,000	2,317,386	.....	94,242	412,780	4,725	.....	7,993,573	11
	Totals	143,569,856	22,079,877	35,137,605	*−20,345,206*	1,779,705	6,327,222	10,477,532	174.512,117	

Exhibit of Insurance Policies — In Canada (Direct)

	Name of Company	In Force January 1,1980			New Effected 1980			In Force, December 31, 1980			
		Ordinary	Group	Total	Ordinary	Group	Total	Ordinary	Group	Total	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	481,368,284	16,098,489	497,466,773	94,754,896	1,062,000	95,816,896	539,262,147	34,530,550	573,792,697	1
2	Assumption Mutual Life	374,062,015	499,919,701	873,981,716	81,555,557	10,682,830	92,238,387	418,414,963	661,092,808	1,079,507,771	2
3	Co-operator's Life	744,572,683	.....	744,572,683	548,412,237	.....	548,412,237	906,738,013	.....	906,738,013	3
4	L'Economie Mutuelle	369,261,014	835,947,330	1,205,208,344	98,402,299	431,869,169	530,271,468	432,372,309	664,392,588	1,096,764,897	4
5	Empire Life	1,536,842,163	609,080,309	2,145,922,472	336,708,990	157,191,492	493,900,482	1,672,029,197	758,024,061	2,430,053,258	5
6	Gerling Global Life	430,537,064	10,834,806	441,371,870	204,898,577	.....	204,898,577	581,496,048	12,166,068	593,662,116	6
7	Industrial Life	4,091,524,168	1,813,747,796	5,905,271,964	1,530,287,459	65,441,994	1,595,729,453	5,036,501,241	2,005,008,997	7,041,510,238	
8	Laurentian Life	1,774,674,185	1,126,598,603	2,901,272,788	357,440,319	770,674,452	1,128,114,771	1,963,234,335	1,749,858,278	3,713,092,613	8
9	Pan American Family Insurance	70,096	.....	70,096	191,509	.....	191,509	214,405	.....	214,405	9
10	Les Prevoyants	876,973,754	938,207,397	1,815,181,151	200,615,099	275,859,334	476,474,433	975,614,566	1,146,311,156	2,121,925,722	10
11	Seaboard Life	118,770,715	761,261,326	880,032,041	311,027,756	1,715,468	312,743,224	410,597,361	881,655,238	1,292,252,599	11
	Totals	10,798,656,141	6,611,695,757	17,410,351,898	3,764,294,698	1,714,496,739	5,478,791,437	12,936,474,585	7,913,039,744	20,849,514,329	

Exhibit of Insurance Policies — Outside Canada (Direct)

1	Assumption Mutual	143,923,967	10,141,900	154,065,867	26,270,516	.....	26,270,516	150,830,100	10,465,700	161,295,800	1
2	Les Prevoyants	1,576,573	.....	1,576,573	.....	.....	.....	1,455,654	.....	1,455,654	2
3	Seaboard Life	448,405	.....	448,405	118,000	18,123,790	18,241,790	617,673	16,064,610	16,682,283	3

I. LIFE INSURERS (cont.'d)

Income from Year 1980*

	Name of Company	Premiums	Settlement Annuities	Investment Income	Miscellaneous Income	Net Gain on Investments	Total Income	Total Expenditure	Balance Carried to Surplus	Average Rate of Investment Income Earned	
		$	$	$	$	$	$	$	$	%	
1	Aeterna-Life	13,042,589	.....	4,818,540	.....	.....	17,861,129	16,935,965	925,164	9.74	1
2	Assumption Mutual Life	18,191,551	575,088	9,581,188	563,225	182,141	29,093,193	28,657,821	435,372	9.69	2
3	Co-operators Life	13,753,219	19,657	6,395,889	.....	89,153	20,257,918	19,185,215	1,072,703	10.36	3
4	L'Economie Mutuelle	17,139,894	.....	5,006,993	18,252	.....	22,165,139	22,330,859	*−165,720*	9.50	4
5	Empire Life	37,196,396	7,301	20,492,530	6,287,824	.....	63,984,051	60,237,971	3,746,080	9.73	5
6	Gerling Global Life	24,059,993	.....	7,087,276	71,163	.....	31,218,432	30,261,582	956,850	6.61	6
7	Industrial Life	151,733,204	.....	77,138,915	3,359,768	.....	232,231,887	220,554,301	11,677,586	9.77	7
8	Laurentian Life	51,762,293	380,225	18,622,181	1,251,005	766,802	72,782,506	71,480,027	1,302,479	8.84	8
9	Pan American Family Insurance	83,507	.....	134,186	.....	.....	217,693	602,288	*−384,595*	8.25	9
10	Les Prevoyants	38,785,505	55,199	11,994,127	2,438,092	.....	53,272,923	53,076,351	196,572	9.58	10
11	Seaboard Life	20,717,838	.....	3,206,490	485,298	1,127,169	25,536,795	23,219,409	2,317,386	9.01	11
	Totals	386,465,989	1,037,470	164,478,315	14,474,627	2,165,265	568,621,666	546,541,789	22,079,877		

Expenditure for the Year 1980*

	Name of Company	Claims Incurred	Settlement Annuities	Increase in Actuarial Reserves	Dividends to Policyholders Including Provisions	Net Loss on Investments	General Expenses Commissions and Taxes	All Other Expenses	Income Tax	Total Expenditure	
		$	$	$	$	$	$	$	$	$	
1	Aeterna-Life	4,061,383	6,947	7,705,487	305,921	.....	4,275,179	138,648	442,400	16,935,965	1
2	Assumption Mutual Life	7,779,294	298,080	10,389,356	1,387,203	.....	7,260,793	1,479,545	63,550	28,657,821	2
3	Co-operators Life	4,826,591	122,927	6,416,475	3,062,426	.....	2,990,040	656,756	1,110,000	19,185,215	3
4	L'Economie Mutuelle	10,752,921	.....	4,222,135	979,978	.....	6,423,069	112,887	*−160,131*	22,330,859	4
5	Empire Life	23,341,999	84,960	12,193,467	2,082,058	.....	15,473,264	7,261,223	*−199,000*	60,237,971	5
6	Gerling Global Life	10,130,954	18,899	6,941,669	94,834	26,351	8,699,111	3,830,370	519,394	30,261,582	6
7	Industrial Life	95,655,399	.....	59,879,689	9,852,090	.....	42,946,318	8,668,604	3,552,201	220,554,301	7
8	Laurentian Life	30,100,864	164,018	17,613,557	2,358,830	.....	18,281,627	2,983,826	*−22,695*	71,480,027	8
9	Pan American Family Insurance	18,050	.....	14,266	.....	.....	569,065	907	.....	602,288	9
10	Les Prevoyants	21,946,636	88,138	14,452,088	1,639,303	.....	11,773,337	3,176,849	.....	53,076,351	10
11	Seaboard Life	8,558,795	5,647	3,658,012	1,224,507	.....	7,742,781	799,667	1,230,000	23,219,409	11
	Totals	217,172,886	789,616	143,486,201	22,987,150	26,351	126,434,584	29,109,282	6,535,719	546,541,789	

*Includes segregated funds.

I. LIFE INSURERS (cont.'d)

Segregated Funds as at December 31, 1980

	Name of Company	Assets						Liabilities Funds Held For Policyholders						
		Bonds and Short Term	Stocks	Mortgage Loans	Cash	Other Assets	Total Assets	Expenses Due and Accrued	Actuarial Reserves	Amounts on Deposit	Other	Trans From Other Funds	Total Liabilities	
		$	$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle	.....	514,132	.....	.....	.....	514,132	.....	.....	.....	514,132	.....	514,132	1
2	Empire Life	.....	20,576,042	.....	*−847,628*	7,938	19,736,352	28,940	17,115,717	873,338	1,145,542	572,815	19,736,352	2
3	Industrial Life	639,815	6,062,966	.....	5,742	27,779	6,736,302	.....	6,736,302	.....	.....	.....	6,736,302	3
4	Laurentian Life	2,127,734	433,082	3,420,545	1,070	137,550	6,119,981	127,762	670,424	.....	4,885,845	435,950	6,119,981	4
5	Les Prevoyants	1,502,125	3,284,570	.....	289,131	46,950	5,122,776	9,356	.....	2,429,399	2,684,021	.....	5,122,776	5
6	Seaboard Life	.....	2,779,390	500,325	1,195,773	10,963	4,486,451	.....	.....	4,486,451	.....	.....	4,486,451	6
	Totals	4,269,674	33,650,182	3,920,870	644,088	231,180	42,715.994	166,058	24,522,443	7,789,188	9,229,540	1.008,765	42,715,994	

Segregated Funds Revenue Account and Reconciliation of Fund for the Year 1980

	Name of Company	Balance Jan. 1/1980	Received from Policyholders	Transfer from Other Funds	Investment Income	Gain/Loss on Sale of Investment	Increase in Asset Value	Sub-Total	Withdrawals	General Expenses	Annuity and Death Benefits	Balance Dec. 31/1980	
		$	$	$	$	$	$	$	$	$	$	$	
1	L'Economie Mutuelle	770,083	13,483	.....	.....	.....	15,619	799,185	269,984	2,724	12,345	514,132	1
2	Empire Life	14,222,835	1,237,710	10,692	663,048	1,632,571	3,657,890	21,424,746	1,533,086	132,048	52,200	19,707,412	2
3	Industrial Life	5,541,874	80,520	4,639	356,028	44,025	1,170,697	7,197,783	417,778	31,099	12,604	6,736,302	3
4	Laurentian Life	6,147,057	1,307,683	.....	685,216	107,252	*−53,828*	8,193,380	2,063,761	102,129	35,272	5,992,218	4
5	Les Prevoyants	3,206,646	514,231	.....	258,524	875,927	278,989	5,134,317	.....	20,897	.....	5,113,420	5
6	Seaboard Life	3,813,481	440,645	.....	315,238	160,538	240,730	4,970,632	420,420	63,761	.....	4,486,451	6
	Totals	33,701,976	3,594,272	15,331	2,278,054	2,820,313	5,310,097	47,720,043	4,705,029	352,658	112,421	42,549,935	

II. OTHER THAN LIFE

Assets, December 31, 1980

	Name of Company	Short Term and Money Market Securities	Bonds	Stocks	Mortgage Loans and Real Estate	Cash on Hand and in Banks	Agents' Balances	Amounts Owing by Reinsurers	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	5,983,041	3,545,400	8,465,400	108,492	.....	124,934	57,850	706,353	18,991,470	1
2	Anglo Canada General Ins. Co.	500,000	4,416,849	180,018	1,012,105	.....	683,202	7,771	1,039,614	7,839,559	2
3	The Bay City General Ins. Co.	.....	7,346,287	2,140,644	.....	131,608	648,476	51,882	316,531	10,635,428	3
4	Canadian Great Lakes Cas. & Sur.	958,916	.....	.....	.....	1,688	.....	.....	189,351	1,149,955	4
5	The Canadian Millers' Mut. Fire	420,000	789,190	222,625	.....	48,213	34,465	12,016	*−6,477*	1,520,032	5
6	Canadian Universal Ins. Co. Ltd.	6,702,042	65,714,979	1,912,744	.....	875,813	5,790,609	2,690,137	19,173,989	102,860,343	6
7	Coachman Insurance Co.	715,000	293,392	266,653	170,000	192,120	2,909	.....	127,767	1,767,841	7
8	Colonia General Ins. Co.	94,113	107,130	.....	.....	31,514	398,582	.....	*−49,457*	581,882	8
9	Commerce & Industry Ins. Co. of Cda.	430,677	6,009,990	859,171	.....	257,686	1,620,053	3,271,220	249,420	12,698,217	9
10	Co-operators Insurance Assoc.	.....	112,174,160	106,447,111	43,149,949	1,209,572	.....	2,305,582	18,076,316	283,362,690	10
11	Coronation Insurance Co. Ltd.	100,000	2,440,475	30,201	.....	503,939	795,819	407,451	68,829	4,346,714	11
12	The Drake Insurance Co. Ltd.	1,173,617	123,126	.....	.....	90,537	220,425	1,507,276	244,283	3,359,264	12
13	Gerling Global Gen. Ins. Co.	2,854,219	22,977,286	.....	3,632,981	901,600	3,782,268	99,400	†37,387,283	71,635,037	13
14	Gerling Global Reinsurance Co.	2,786,571	25,154,402	133,545	3,561,537	520,010	1,895,170	110,537	†541,223	34,702,995	14
15	Gibraltar General Ins. Co.	.....	8,167,151	953,966	.....	1,382,701	2,442,774	723,265	274,850	13,944,707	15
16	Lombard Insurance Co. Ltd.	150,000	295,300	.....	.....	20,388	.....	789	.....	466,477	16
17	Maplex General Ins. Co.	175,672	1,642,681	86,625	.....	.....	40,886	105,882	85,320	2,137,066	17
18	Mutual of Ottawa-Church Ins.	285,000	518,885	.....	.....	5,540	.....	3,756	18,758	831,939	18
19	North Canadian Ins. Co.	696,577	296,875	.....	.....	.....	.....	2,000	12,795	1,008,247	19
20	The Northern Frontier Gen. Ins.	397,811	770,035	91,456	.....	72,705	359,681	72,695	29,328	1,793,711	20
21	Northern Union Ins. Co. Ltd.	1,820,000	720,250	.....	.....	576,613	342,147	20,888	3,602,980	7,082,878	21
22	Ontario Motorist Ins. Co.	1,725,023	2,872,116	1,448,324	45,034	236,429	.....	63,865	167,647	6,558,438	22
23	Ontario Mutual Gen. Ins. Co.	.....	2,578,638	81,188	531,479	33,554	562,378	4,408	14,243	3,805,888	23
24	Otter Dorchester Ins. Co. Ltd.	550,000	1,426,367	.....	177,303	10,683	690,639	93,271	*−18,961*	2,929,302	24
25	Pafco Insurance Co. Ltd.	.....	1,544,458	5,718,476	539,928	3,674,116	.....	426,438	289,434	12,129,850	25
26	Pilot Insurance Co.	28,306,652	27,855,375	25,882,151	2,908,794	2,770,725	7,467,244	451,842	2,210,115	97,852,898	26
27	Premier Insurance Co.	198,792	241,160	98,284	.....	16,803	.....	.....	6,404	561,443	27
28	The Retail Lumbermens' Mut. Fire	.....	133,345	.....	.....	25,195	.....	645	6,107	165,292	28
29	Scottish & York Ins. Co. Ltd.	2,000,000	18,991,487	4,143,664	.....	298,461	2,233,184	1,060,381	633,826	29,361,003	29
30	Simcoe & Erie Gen. Ins. Co.	5,665,818	24,457,824	6,067,265	2,117,241	1,989,352	11,504,067	2,275,627	543,422	54,620,616	30
31	Societa Italiana Assicurazioni Transporti – SIAT	.....	99,500	.....	.....	182,669	97,169	.....	3,125	382,463	31
32	The United Provinces Ins. Co.	1,100,000	20,752,755	1,402,003	922,814	2,045,059	4,950,505	447,361	5,638,057	37,258,554	32
33	Upper Canada Ins. Co.	15,000	308,271	.....	.....	.....	56,285	1,911	7,528	388,995	33
34	York Fire & Casualty Ins. Co.	900,000	913,375	817,312	.....	145,360	904,507	274,139	*−121,774*	3,832,919	34
	Totals	66,704,541	365,678,514	167,448,856	58,877,657	18,250,653	47,648,378	16,550,285	91,468,229	832,627,113	

†Includes deposits withheld by ceding companies.

II. OTHER THAN LIFE (cont'd.)

Liabilities And Surplus For Protection Of Policyholders, December 31, 1980

	Name of Company	Unearned Premiums	Provision for Unpaid Claims and Adjustment Expenses	Amounts Owing to Reinsurers	Taxes and Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment and Contingency Reserves	Surplus for Protection of Policy Holders	Total Liabilities, Surplus and Reserves	Capital Stock Paid In	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	5,164,402	5,994,237	124,028	204,556	† 574,741	12,061,964	.....	6,929,506	18,991,470	1,352,214	1
2	Anglo Canada General Ins. Co.	1,941,331	952,186	902,796	89,447	† 1,318,477	5,204,237	.....	2,635,322	7,839,559	358,938	2
3	The Bay City General Ins. Co.	861,897	2,779,205	1,179,535	10,000	† 3,938,520	8,769,157	50,631	1,815,640	10,635,428	306,800	3
4	Canadian Great Lakes Cas. & Sur.	74,716	42,532	.....	46,382	63,892	227,522	.....	922,433	1,149,955	755,000	4
5	The Canadian Millers' Mut. Fire	146,534	117,249	104,977	10,160	113,157	492,077	79,395	948,560	1,520,032	.....	5
6	Canadian Universal Ins. Co. Ltd.	5,565,134	36,042,335	354,195	349,354	† 46,410,437	88,721,455	2,587,933	11,550,955	102,860,343	2,000,000	6
7	Coachman Insurance Co.	.....	216,942	92,775	48,845	367,248	725,810	.....	1,042,031	1,767,841	500,000	7
8	Colonia General Ins. Co.	210,091	429,556	164,565	3,200	.....	807,412	37,241	*−262,771**	581,882	.....	8
9	Commerce & Industry Ins. Co. of Cda.	1,110,419	1,876,636	1,800,587	200,705	3,310,355	8,298,702	1,671,671	2,727,844	12,698,217	1,000,000	9
10	Co-operators Insurance Assoc.	41,540,411	145,903,080	966,936	6,809,709	5,060,301	200,280,437	16,250,405	66,831,848	283,362,690	14,152,375	10
11	Coronation Insurance Co. Ltd.	135,983	632,666	28,657	94,000	† 2,292,450	3,183,756	.....	1,162,958	4,346,714	779,400	11
12	The Drake Insurance Co. Ltd.	33,182	706,111	42,410	4,000	† 1,974,802	2,760,505	1,263,188	*−664,429**	3,359,264	659,487	12
13	Gerling Global Gen. Ins. Co.	11,718,585	44,146,730	1,986,336	518,469	† 5,987,966	64,358,086	.....	7,276,951	71,635,037	1,600,000	13
14	Gerling Global Reinsurance Co.	1,802,618	6,102,224	1,531,396	69,194	†19,700,781	29,206,213	98,370	5,398,412	34,702,995	2,290,000	14
15	Gibraltar General Ins. Co.	1,651,173	3,547,739	681,072	166,594	† 4,129,684	10,176,262	79,821	3,688,624	13,944,707	3,483,000	15
16	Lombard Insurance Co. Ltd.	48,086	286,563	.....	.....	.....	334,649	.....	131,828	466,477	.....	16
17	Maplex General Ins. Co.	479,338	358,726	97,801	38,084	†184,100	1,158,049	.....	979,017	2,137,066	755,000	17
18	Mutual of Ottawa-Church Ins.	.....	898	15	3,555	120,462	124,930	.....	707,009	831,939	.....	18
19	North Canadian Ins. Co.	.....	.....	3,000	17,096	39,414	59,510	.....	948,737	1,008,247	750,000	19
20	The Northern Frontier Gen. Ins.	116,926	30,827	478,976	64,868	18,367	709,964	.....	1,083,747	1,793,711	849,700	20
21	Northern Union Ins. Co. Ltd.	1,444,993	1,136,601	3,142,162	28,495	†984,973	6,737,224	183,940	161,714	7,082,878	1,000,000	21
22	Ontario Motorist Ins. Co.	2,047,539	2,400,895	809,993	58,308	448,239	5,764,974	.....	793,464	6,558,438	508,000	22
23	Ontario Mutual Gen. Ins. Co.	832,882	591,863	151,037	6,335	51,511	1,633,628	11,562	2,160,698	3,805,888	.....	23
24	Otter Dorchester Ins Co. Ltd.	985,138	316,342	14,166	190,250	152,678	1,658,574	.....	1,270,728	2,929,302	693,915	24
25	Pafco Insurance Co. Ltd.	2,056,795	6,419,650	98,544	408,112	10,358	8,993,459	.....	3,199,391	12,192,850	1,700,000	25
26	Pilot Insurance Co.	21,925,790	41,858,303	.....	1,036,624	2,736,288	67,557,005	.....	30,295,893	97,852,898	204,500	26
27	Premier Insurance Co.	26,960	30,327	23,322	10,620	90,798	182,027	.....	379,416	561,443	53,000	27
28	The Retail Lumbermens' Mut. Fire	.....	10,000	.....	2,000	52,567	64,567	23,935	76,790	165,292	.....	28
29	Scottish & York Ins. Co. Ltd.	3,166,795	18,048,492	1,216,695	10,157	†1,667,256	24,109,395	.....	5,251,608	29,361,003	250,200	29
30	Simcoe & Erie Gen. Ins. Co.	8,190,051	18,123,933	8,038,063	2,455,665	†6,082,901	42,890,613	1,226,922	10,503,081	54,620,616	5,000,000	30
31	Societa Italiana Assicurazioni Transporti – SIAT	94,003	248,524	.....	5,000	.....	347,527	2,175,292	*−2,140,366**	382,463	.....	31
32	The United Provinces Ins. Co.	16,540,077	7,876,055	133,027	273,225	944,958	25,767,342	1,474,151	10,017,061	37,258,554	750,000	32
33	Upper Canada Ins. Co	23,660	31,325	9,212	6,493	35,137	105,827	.....	283,168	388,995	252,000	33
34	York Fire & Casualty Ins. Co.	696,420	1,354,511	343,152	51,737	379,703	2,825,523	.....	1,007,396	3,832,919	265 800	34
	Totals	130,631,929	348,613,263	24,519,430	13,291,239	109,242,521	626,298,382	27,214,457	179,114,274	832,627,113	42,269,329	

† Includes deposits withheld from reinsurers

II. OTHER THAN LIFE (cont'd.)

Profit and Loss Account for the Year Ended December 31,1980 (concl'd)

	Name of Company	Interest, Dividends and Rents Earned	Profit on Sale of Investments	Other Income	Total Income	Income Taxes	Losses on Sale of Investment	Other Expenditure	Total Expenditure	Excess of Revenue Over Expenditure	Net Profit for the Year	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	1,637,320	513,098	.....	2,150,418	*−97,000*	.....	172,903	75,903	2,074,515	1,158,047	1
2	Anglo Canada General Ins. Co.	503,973	140,226	41,702	685,901	.....	.....	15,449	15,449	670,452	904,909	2
3	The Bay City General Ins. Co.	863,671	28,138	739	892,548	*−32,252*	.....	871	*−31,381*	923,929	125,058	3
4	Canadian Great Lakes Cas. & Sur.	7,625	.....	.....	7,625	6,000	.....	.....	6,000	1,625	*−1,473*	4
5	The Canadian Millers' Mut. Fire	130,073	.....	4,677	134,750	.....	.....	.....	.....	134,750	7,760	5
6	Canadian Universal Ins. Co. Ltd.	7,618,322	113,215	95,288	7,826,825	3,410,565	.....	1,030,129	4,440,694	3,386,131	3,758,179	6
7	Coachman Insurance Co.	250,005	.....	.....	250,005	38,000	47,939	.....	85,939	164,066	106,273	7
8	Colonia General Ins. Co.	10,725	.....	.....	10,725	.....	684	.....	684	10,041	*−279,750*	8
9	Commerce & Industry Ins. Co. of Cda.	793,628	.....	1,892	795,520	211,510	4,213	92,108	307,831	487,689	472,194	9
10	Co-operators Insurance Assoc.	20,991,027	2,018,023	5,048,911	28,057,961	2,700,000	.....	3,695,734	6,395,734	21,662,227	14,464,506	10
11	Coronation Insurance Co. Ltd.	267,262	2,250	.....	269,512	.....	.....	83,397	83,397	186,115	24,983	11
12	The Drake Insurance Co. Ltd.	273,970	.....	200	274,170	.....	.....	75,206	75,206	198,964	25,087	12
13	Gerling Global Gen. Ins. Co.	3,108,481	.....	115,501	3,223,982	1,910,000	31	259,278	2,169,309	1,054,673	1,695,674	13
14	Gerling Global Reinsurance Co.	2,934,055	.....	1,638	2,935,693	1,050,000	.....	1,026,464	2,076,464	859,229	1,055.989	14
15	Gibraltar General Ins. Co.	915,332	269,785	33,601	1,218,718	.....	.....	24,191	24,191	1,194,527	*−78,243*	15
16	Lombard Insurance Co. Ltd.	42,047	.....	427	42,474	.....	.....	.....	.....	42,474	42,910	16
17	Maplex General Ins. Co.	180,808	.....	.....	180,808	.....	44,175	11,010	55,185	125,623	24,634	17
18	Mutual of Ottawa-Church Ins.	74,030	.....	450	74,480	.....	629	.....	629	73,851	73,445	18
19	North Canadian Ins. Co.	8,883	.....	.....	8,883	.....	.....	.....	.....	8,883	*−35,769*	19
20	The Northern Frontier Gen. Ins.	132,602	375	.....	132,977	.....	.....	.....	.....	132,977	34,343	20
21	Northern Union Ins. Co. Ltd.	344,034	.....	.....	344,034	.....	.....	.....	.....	344,034	*−343,293*	21
22	Ontario Motorist Ins. Co.	604,165	80,403	368,407	1,052,975	.....	.....	407,707	407,707	645,268	*−223,961*	22
23	Ontario Mutual Gen. Ins. Co.	211,109	4,653	6,597	222,359	.....	.....	2,342	2,342	220,017	*−407,596*	23
24	Otter Dorchester Ins Co. Ltd.	163,598	.....	1,250	164,848	.....	13,374	30,199	43,573	121,275	*−190,118*	24
25	Pafco Insurance Co. Ltd.	1,354,587	216,647	.....	1,571,234	764,000	.....	46,375	810,375	760,859	1,401,570	25
26	Pilot Insurance Co.	8,259,545	.....	.....	8,259,545	3,971,941	15,453	150,204	4,137,598	4,121,947	5,979,169	26
27	Premier Insurance Co.	52,684	.....	.....	52,684	.....	.....	.....	.....	52,684	3,570	27
28	The Retail Lumbermens' Mut. Fire	17,256	.....	1,718	18,974	*−5,869*	6,700	473	1,304	17,670	*−52,707*	28
29	Scottish & York Ins. Co. Ltd.	2,305,824	545,417	.....	2,851,241	212,018	.....	.....	212,018	2,639,223	434,459	29
30	Simcoe & Erie Gen. Ins. Co.	3,088,195	221,235	196,624	3,506,054	746,862	.....	689,178	1,436,040	2,070,014	805,871	30
31	Societa Italiana Assicurazioni Transporti – SIAT	9,881	.....	875	10,756	.....	.....	.....	.....	10,756	-178,065	31
32	The United Provinces Ins. Co.	2,803,034	.....	20,342	2,823,376	*−1,164,142*	.....	49,164	*−1,114,978*	3,938,354	*−384,337*	32
33	Upper Canada Ins. Co	32,494	.....	.....	32,494	4,737	.....	.....	4,737	27,757	14,298	33
34	York Fire & Casualty Ins. Co.	263,561	117,003	17,081	397,645	10,242	.....	.....	10,242	387,403	56,135	34
	Totals	60,253,806	4,270,468	5,957,920	70,482,194	13,736,612	133,198	7,862,382	21,732,192	48,750,002	30,493,751	

II. OTHER THAN LIFE (cont'd.)

Profit And Loss Account For The Year Ended December 31, 1980

	Name of Company	Net Premiums Written	Net Premiums Earned	Net Claims and Adjustment Expenses	Net Commissions	Taxes and Expenses	Total Claims and Expenses	Underwriting Profit or Loss –	
		$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	13,795,632	12,849,806	9,376,208	2,465,971	1,924,095	13,766,274	*–916,468*	1
2	Anglo Canada General Ins. Co.	4,569,591	4,157,596	2,285,992	842,301	794,846	3,923,139	234,457	2
3	The Bay City General Ins. Co.	1,978,495	1,861,071	1,830,018	811,384	18,540	2,659,942	*–798,871*	3
4	Canadian Great Lakes Cas. & Sur.	168,141	93,425	44,314	42,209	10,000	96,523	*–3,098*	4
5	The Canadian Millers' Mut. Fire	217,770	225,134	235,905	*–187,915*	304,134	352,124	*–126,990*	5
6	Canadian Universal Ins. Co. Ltd.	16,265,688	18,386,204	17,291,558	*–523,058*	1,245,656	18,014,156	372,048	6
7	Coachman Insurance Co.	174,734	174,734	210,204	*–179,660*	201,983	232,527	*–57,793*	7
8	Colonia General Ins. Co.	817,697	635,628	651,598	270,652	3,169	925,419	*–289,791*	8
9	Commerce & Industry Ins. Co. of Cda.	3,426,912	3,064,137	1,883,164	*–611,393*	1,807,861	3,079,632	*–15,495*	9
10	Co-operators Insurance Assoc.	178,908,128	177,431,700	132,352,781	3,319,319	48,957,321	184,629,421	*–7,197,721*	10
11	Coronation Insurance Co. Ltd.	404,974	428,338	305,106	*–271,123*	555,487	589,470	*–161,132*	11
12	The Drake Insurance Co. Ltd.	601,871	622,964	690,365	*–145,187*	251,663	796,841	*–173,877*	12
13	Gerling Global Gen. Ins. Co.	44,109,482	43,383,513	29,375,462	7,869,993	5,497,057	42,742,512	641,001	13
14	Gerling Global Reinsurance Co.	33,419,031	33,168,858	23,600,681	8,507,944	863,473	32,972,098	196,760	14
15	Gibraltar General Ins. Co.	4,369,408	4,301,858	3,028,066	*–903,078*	3,449,640	5,574,628	*–1,272,770*	15
16	Lombard Insurance Co. Ltd.	279,468	281,730	184,787	63,366	33,141	281,294	436	16
17	Maplex General Ins. Co.	1,293,563	1,103,247	778,293	*–1,210*	427,153	1,204,236	*–100,989*	17
18	Mutual of Ottawa-Church Ins.	18,144	18,144	13,895	*–46,842*	51,497	18,550	*–406*	18
19	North Canadian Ins. Co.	*–1,000*	*–1,000*	.....	.....	43,652	43,652	*–44,652*	19
20	The Northern Frontier Gen. Ins.	228,354	111,714	55,556	*–29,958*	184,750	210,348	*–98,634*	20
21	Northern Union Ins. Co. Ltd.	2,742,428	2,454,455	2,485,010	*–19,179*	675,951	3,141,782	*–687,327*	21
22	Ontario Motorist Ins. Co.	4,563,273	3,711,782	3,065,500	*–455,238*	1,970,749	4,581,011	*–869,229*	22
23	Ontario Mutual Gen. Ins. Co.	2,197,638	2,167,281	1,729,885	241,371	823,638	2,794,894	*–627,613*	23
24	Otter Dorchester Ins. Co. Ltd.	2,222,353	1,350,550	726,584	*–21,076*	956,435	1,661,943	*–311,393*	24
25	Pafco Insurance Co. Ltd.	8,247,502	7,300,251	3,850,456	566,142	2,242,942	6,659,540	640,711	25
26	Pilot Insurance Co.	55,551,970	52,867,965	34,565,768	10,459,594	5,985,381	51,010,743	1,857,222	26
27	Premier Insurance Co.	61,309	46,031	55,921	*–37,496*	76,720	95,145	*–49,114*	27
28	The Retail Lumbermens' Mut. Fire	*–20,216*	*–20,216*	33,266	.....	16,895	50,161	*–70,377*	28
29	Scottish & York Ins. Co. Ltd.	9,866,179	9,774,922	12,076,519	-3,131,190	3,034,357	11,979,686	*–2,204,764*	29
30	Simcoe & Erie Gen. Ins. Co.	22,641,198	20,404,820	15,961,419	942,296	4,765,248	21,668,963	*–1,264,143*	30
31	Societa Italiana Assicurazioni Transporti – SIAT	430,632	411,692	551,748	41,626	7,139	600,513	*–188,821*	31
32	The United Provinces Ins. Co.	22,154,704	16,327,630	13,548,361	225,970	6,875, 990	20,650,321	*–4,322,691*	32
33	Upper Canada Ins. Co.	55,438	61,755	37,782	*–56,413*	93,845	75,214	*–13,459*	33
34	York Fire & Casualty Ins. Co.	2,561,364	2,412,113	2,060,797	*–16,706*	699,290	2,743,381	*–331,268*	34
	Totals	438,321,855	421,569,832	314,942,969	30,070,148	94,849,698	439,826,083	*–18,256,251*	

II. OTHER THAN LIFE (concl'd.)

Reconciliation Of Surplus For Protection Of Policy Holders

	Name of Company	Balance Jan. 1, 1980	Net Profit for Year	Increase in Paid-in Capital	Other Increases	Total Increase	Net Loss for Year	Dividends Paid to Shareholders	Other Decreases	Total Decrease	Balance Dec. 31, 1980	
		$	$	$	$	$	$	$	$	$	$	
1	Abstainers' Insurance Co.	6,776,136	1,158,047	.....	.....	1,158,047	.....	982,755	21,922	1,004,677	6,929,506	1
2	Anglo Canada General Ins. Co.	2,527,259	904,909	.....	2,249	907,158	.....	799,095	.....	799,095	2,635,322	2
3	The Bay City General Ins. Co.	1,738,976	125,058	.....	.....	125,058	.....	.....	48,394	48,394	1,815,640	3
4	Canadian Great Lakes Cas. & Sur.	.....	.....	1,005,000	.....	1,005,000	1,473	.....	81,094	82,567	922,433	4
5	The Canadian Millers' Mut. Fire	770,150	7,760	.....	210,360	218,120	.....	.....	39,710	39,710	948,560	5
6	Canadian Universal Ins. Co. Ltd.	11,251,883	3,758,179	.....	1,269,467	5,027,646	.....	29,448	3,286,376	3,315,824	12,963,705	6
7	Coachman Insurance Co.	988,600	106,273	.....	.....	106,273	.....	50,000	2,842	52,842	1,042,031	7
8	Colonia General Ins. Co.	64,101	.....	.....	3,795	3,795	279,750	.....	50,917	330,667	*−262,771*	8
9	Commerce & Industry Ins. Co. of Cda.	2,714,376	472,194	.....	.....	472,194	.....	.....	458,726	458,726	2,727,844	9
10	Co-operators Insurance Assoc.	55,492,352	14,464,506	.....	.....	14,464,506	.....	1,527,680	1,597,330	3,125,010	66,831,848	10
11	Coronation Insurance Co. Ltd.	1,175,843	24,983	.....	.....	24,983	.....	.....	37,868	37,868	1,162,958	11
12	The Drake Insurance Co. Ltd.	*−81,922*	25,087	247,523	.....	272,620	.....	.....	855,117	855,117	*−664,429*	12
13	Gerling Global Gen. Ins. Co.	6,407,568	1,695,674	.....	2,138	1,697,812	.....	740,000	88,429	828,429	7,276,951	13
14	Gerling Global Reinsurance Co.	4,832,042	1,055,989	.....	97,411	1,153,400	.....	549,600	37,430	587,030	5,398,412	14
15	Gibraltar General Ins. Co.	2,962,389	.....	500,000	304,478	804,478	78,243	.....	.....	78,243	3,688,624	15
16	Lombard Insurance Co. Ltd.	199,658	42,910	.....	.....	42,910	.....	.....	110,740	110,740	131,828	16
17	Maplex General Ins. Co.	922,008	24,634	.....	32,375	57,009	.....	.....	.....	.....	979,017	17
18	Mutual of Ottawa-Church Ins.	634,821	73,445	.....	.....	73,445	.....	.....	1,257	1,257	707,009	18
19	North Canadian Ins. Co.	.....	.....	1,000,000	.....	1,000,000	35,769	.....	.....	35,769	964,231	19
20	The Northern Frontier Gen. Ins.	1,087,770	34,343	.....	.....	34,343	.....	.....	38,366	38,366	1,083,747	20
21	Northern Union Ins. Co. Ltd.	663,896	.....	.....	.....	.....	343,293	.....	136,663	479,956	183,940	21
22	Ontario Motorist Ins. Co.	1,326,732	.....	.....	.....	.....	223,961	100,000	208,807	532,768	793,964	22
23	Ontario Mutual Gen. Ins. Co.	2,602,609	.....	.....	.....	.....	407,596	.....	34,315	441,911	2,160,698	23
24	Otter Dorchester Ins. Co. Ltd.	*−973,586*	.....	2,428,703	21,716	2,450,419	190,118	.....	15,987	206,105	1,270,728	24
25	Pafco Insurance Co. Ltd.	6,270,792	1,401,570	.....	.....	1,401,570	.....	4,072,000	400,971	4,472,971	3,199,391	25
26	Pilot Insurance Co.	25,331,389	5,979,169	.....	1,122,963	7,102,132	.....	2,137,628	.....	2,137,628	30,295,893	26
27	Premier Insurance Co.	328,426	3,570	.....	.....	3,570	.....	.....	6,330	6,330	325,666	27
28	The Retail Lumbermens' Mut. Fire	135,139	.....	.....	.....	.....	52,707	.....	5,642	58,349	76,790	28
29	Scottish & York Ins. Co. Ltd.	5,406,844	434,459	.....	.....	434,459	.....	490,000	99,695	589,695	5,251,608	29
30	Simcoe & Erie Gen. Ins. Co.	10,478,884	805,871	200,000	.....	1,005,871	.....	270,000	711,674	981,674	10,503,081	30
31	Societa Italiana Assicurazioni Transporti – SIAT	45,172	.....	86,616	.....	86,616	178,065	.....	2,094,215	2,272,280	*−2,140,492*	31
32	The United Provinces Ins. Co.	12,365,629	.....	.....	613,970	613,970	384,337	550,000	554,050	1,488,387	11,491,212	32
33	Upper Canada Ins. Co.	278,015	14,298	.....	4,268	18,566	.....	4,000	9,413	13,413	283,168	33
34	York Fire & Casualty Ins. Co.	940,551	56,135	.....	10,710	66,845	.....	.....	.....	.....	1,007,396	34
	Totals	165,664,502	32,669,063	5,467,842	3,695,900	41,832,805	2,175,312	12,302,206	11,034,280	25,511,798	181,985,509	

(B)
FARMERS' MUTUAL INSURANCE CORPORATIONS

FARMERS' MUTUAL INSURANCE CORPORATIONS
Assets, December 31,1980

	Name of Company	Investments	Interest Due and Accrued	Cash on Hand or in Bank	Agents Balances and Premiums Uncollected	Amount Due from Reinsurance	Mortgages	Real Estate	Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	
1	Algoma	765,000	25,410	146,278	97,418	35,530	...	...	...	1,069,636	1
2	Amherst Island	77,820	1,789	5,967	1,023	...	...	...	...	86,599	2
3	Ayr	1,603,348	33,529	97,660	33,968	12,506	...	45,688	...	1,826,699	3
4	Bay of Quinte	2,094,522	64,115	52,196	81,655	72,765	...	171,590	...	2,536,843	4
5	Bertie & Clinton	2,293,481	51,595	128,441	11,662	32,089	45,894	50,822	2,121	2,616,105	5
6	Blanshard	787,054	21,186	18,720	5,711	1,119	...	...	4,940	838,730	6
7	Brant	1,460,912	34,335	106,630	19,672	5,225	10,500	43,715	1,135	1,682,124	7
8	Caradoc Delaware	813,755	19,213	38,616	1,291	1,539	...	...	...	874,414	8
9	Cayuga	990,702	24,609	58,845	4,023	33,439	...	164,441	...	1,276,059	9
10	Culross	549,412	13,702	44,225	25,283	...	...	...	...	632,622	10
11	Downie	1,236,367	48,826	42,449	3,996	...	...	30,225	103	1,361,966	11
12	Dufferin	1,879,214	51,554	29,807	141,797	9,793	...	18,835	66,468	2,197,468	12
13	Dumfries	1,442,741	43,917	89,099	7,891	13,063	...	48,782	...	1,645,493	13
14	East Williams	639,860	22,925	129,442	10,853	84,563	...	...	7,100	894,743	14
15	Ekfrid	796,702	29,448	10,094	6,576	1,324	...	9,385	...	853,529	15
16	Elma	1,037,600	25,912	64,182	22,428	40,563	...	12,525	...	1,203,210	16
17	Erie	1,479,304	33,478	89,910	21,295	40,923	...	...	...	1,664,910	17
18	Farmers' (Lindsay)	6,521,600	144,358	60,261	536,527	40,795	...	185,044	...	7,488,585	18
19	Formosa	2,311,632	65,097	232,255	169,417	7,876	...	88,645	52,859	2,927,781	19
20	Germania	1,357,774	44,273	210,266	49,086	1,111	...	...	...	1,662,510	20
21	Glengarry	1,783,401	51,910	178,731	...	158,425	...	117,413	...	2,289,880	21
22	Grenville	2,946,393	76,099	40,425	111,008	71,382	...	25,257	...	3,270,564	22
23	Grey & Bruce	1,061,733	54,462	107,174	53,058	157	...	8,215	...	1,284,799	23
24	Halwell	1,839,037	48,012	148,292	130,312	31,652	...	226,198	...	2,423,503	24
25	Hamilton Township	3,191,260	111,336	211,301	221,215	...	...	336,294	...	4,071,406	25
26	Hay	1,685,797	39,071	51,751	3,544	1,356	...	196,575	224	1,978,318	26
27	Howard	2,738,343	92,483	89,805	11,320	105,945	...	113,833	18,600	3,170,329	27
28	Howick	2,158,614	52,534	38,105	162,320	4,309	...	119,804	50,991	2,586,677	28
29	Kent & Essex	5,510,113	145,011	281,688	355	22,670	...	33,000	692	5,993,529	29
30	Lambton	3,908,502	119,397	126,736	30,082	...	...	31,811	...	4,216,528	30
31	Lanark	3,400,470	77,780	384,591	408,193	17,773	...	215,114	...	4,503,921	31
32	Lennox & Addington	367,605	23,471	738,592	28,068	41,838	...	4,570	4,164	1,208,308	32
33	Lobo	349,213	11,581	73,944	2,644	118,447	...	...	224	556,053	33
34	London	886,745	16,858	317,420	9,668	1,211	...	...	...	1,231,902	34
35	McGillivray	536,980	25,241	57,607	51,649	...	...	...	...	671,477	35
36	McKillop	1,244,880	52,808	94,988	4,415	426	...	118,740	...	1,516,257	36
37	Norfolk	286,170	6,301	111,225	57,318	86,465	...	32,174	...	579,653	37
38	North Blenheim	1,439,199	33,870	43,054	3,502	6,597	...	25,532	2,134	1,553,888	38
39	North Kent	1,761,716	53,944	33,724	11,493	2,363	...	121,374	...	1,984,614	39
40	Oxford	1,894,956	41,277	180,651	152,350	64,955	14,673	226,916	78,485	2,654,263	40

41	Peel	4,320,712	107,759	15,100	39,320	15,137	.....	150,556	16,617	4,665,201	41
42	Peel & Maryborough	1,274,064	37,623	111,402	197,389	41,539	43,450	90,614	101,000	1,897,081	42
43	Prescott	341,602	6,003	.....	99,137	152,544	.....	58,684	44,698	702,668	43
44	South Easthope	1,673,251	42,141	208,707	26,704	7,392	.....	12,030	.....	1,970,225	44
45	Townsend	788,203	21,213	89,097	1,654	1,334	.....	.....	70	901,571	45
46	Usborne & Hibbert	2,866,823	71,831	336,924	4,807	97	.....	31,075	26,297	3,337,854	46
47	Wabisa	1,425,906	67,533	24,391	11,089	2,716	.....	33,526	.....	1,565,161	47
48	West Elgin	1,631,963	47,643	173,103	45,687	12,468	.....	79,365	50,711	2,040,940	48
49	West Wawanosh	2,683,890	88,511	40,935	47,671	5,870	.....	26,565	.....	2,893,442	49
50	Westminster	536,240	16,432	45,345	12,936	85	.....	50,623	250	661,911	50
51	Yarmouth	771,387	14,859	83,698	4,808	12,945	.....	.....	.....	887,697	51
	TOTALS	87,443,968	2,454,265	6,093,849	3,195,288	1,422,321	114,517	3,355,555	529,883	104,609,646	
	OTHER Farm Mutual Reins. Plan	14,249,992	374,391	108,265	.....	1,792,202	192,693	425,318	66,138	17,208,999	
		101,693,960	2,828,656	6,202,114	3,195,288	3,214,523	307,210	3,780,873	596,021	121,818,645	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Liabilities and Surplus, December 31, 1980

	Name of Company	Provision for Unpaid Claims	Unearned Premiums (at 80%)	Expenses Due and Accrued	Miscellaneous Liabilities	Provision for Refund from Surplus	Total Liabilities	Investment Reserve	Surplus	Total Liabilities & Surplus	
		$	$	$	$	$	$	$	$	$	
1	Algoma	76,240	220,299	73,866	.....	.....	370,405	.....	699,231	1,069,636	1
2	Amherst Island	.....	14,115	1,318	4,588	9	20,030	.....	66,569	86,599	2
3	Ayr	56,561	225,076	7,645	76,864	75,000	441,146	.....	1,385,553	1,826,699	3
4	Bay of Quinte	117,307	452,936	3,038	159,999	.....	733,280	.....	1,803,563	2,536,843	4
5	Bertie & Clinton	109,725	540,396	58	51,544	40,000	741,723	.....	1,874,382	2,616,105	5
6	Blanshard	10,000	94,808	4,075	5,686	.....	114,569	.....	724,161	838,730	6
7	Brant	34,380	149,846	2,000	61,534	.....	247,760	.....	1,434,364	1,682,124	7
8	Caradoc Delaware	3,031	82,985	1,492	30,051	.....	117,559	.....	756,855	874,414	8
9	Cayuga	59,898	189,495	3,565	44,186	.....	297,144	.....	978,915	1,276,059	9
10	Culross	2,740	111,205	5,287	1,817	.....	121,049	.....	511,573	632,622	10
11	Downie	5,104	163,849	4,217	8,379	.....	181,549	.....	1,180,417	1,361,966	11
12	Dufferin	78,995	413,632	33,563	132,008	.....	658,198	.....	1,539,270	2,197,468	12
13	Dumfries	43,938	164,829	12,798	60,151	.....	281,716	.....	1,363,777	1,645,493	13
14	East Williams	4,220	172,445	48,795	3,042	.....	228,502	246	665,995	894,743	14
15	Ekfrid	12,875	111,786	257	19,390	.....	144,308	.....	709,221	853,529	15
16	Elma	39,168	208,326	70,007	3,319	.....	320,820	.....	882,390	1,203,210	16
17	Erie	89,703	207,767	5,183	73,021	.....	375,674	.....	1,289,236	1,664,910	17
18	Farmers' (Lindsay)	254,589	1,572,858	244,044	402,886	.....	2,474,377	.....	5,014,208	7,488,585	18
19	Formosa	82,839	605,005	27,933	188,169	.....	903,946	.....	2,023,835	2,927,781	19
20	Germania	11,019	196,933	9,384	58,331	.....	275,667	.....	1,386,843	1,662,510	20
21	Glengarry	146,168	692,641	32,796	.....	.....	871,605	.....	1,418,275	2,289,880	21
22	Grenville	102,727	813,126	126,680	19,974	.....	1,062,507	.....	2,208,057	3,270,564	22
23	Grey & Bruce	43,307	186,615	7,923	61,181	.....	299,026	.....	985,773	1,284,799	23
24	Halwell	170,531	415,441	63,959	132,756	.....	782,687	.....	1,640,816	2,423,503	24
25	Hamilton Township	130,640	1,280,039	26,357	210,608	.....	1,647,644	.....	2,423,762	4,071,406	25
26	Hay	105,752	418,122	24,829	4,149	.....	552,852	.....	1,425,466	1,978,318	26
27	Howard	61,223	290,842	39,099	91,389	.....	482,553	.....	2,687,776	3,170,329	27
28	Howick	39,516	464,854	19,637	155,462	.....	679,469	.....	1,907,208	2,586,677	28
29	Kent & Essex	36,542	1,242,074	8,077	205,433	.....	1,492,126	.....	4,501,403	5,993,529	29
30	Lambton	74,788	813,837	44,996	385,024	.....	1,318,645	.....	2,897,883	4,216,528	30
31	Lanark	727,306	1,478,242	57,829	471,288	.....	2,734,665	.....	1,769,256	4,503,921	31
32	Lennox & Addington	111,785	330,838	7,805	87,835	.....	538,263	.....	670,045	1,208,308	32
33	Lobo	1,401	156,734	30,400	204	.....	188,739	.....	367,314	556,053	33
34	London	9,955	257,011	338	10,119	.....	277,423	.....	954,479	1,231,902	34
35	McGillivray	30,777	171,322	6,512	49,018	.....	257,629	.....	413,848	671,477	35
36	McKillop	42,207	145,549	21,497	3,444	.....	212,697	.....	1,303,560	1,516,257	36
37	Norfolk	15,312	115,829	14,627	52,827	.....	198,595	.....	381,058	579,653	37
38	North Blenheim	22,805	189,959	13,442	1,302	.....	227,508	.....	1,326,380	1,553,888	38
39	North Kent	33,002	299,473	8,733	56,833	.....	398,041	.....	1,586,573	1,984,614	39
40	Oxford	199,232	467,663	41,386	134,107	.....	842,388	.....	1,811,875	2,654,623	40

41	Peel	111,291	758,377	21,280	229,367	.....	1,120,315	.....	3,344,886	4,665,201	41
42	Peel & Maryborough	64,016	405,335	96,736	1,276	.....	567,363	.....	1,329,718	1,897,081	42
43	Prescott	95,022	153,893	12,392	70,450	.....	331,757	.....	370,911	702,668	43
44	South Easthope	46,348	361,326	8,788	38,691	.....	455,153	.....	1,515,072	1,970,225	44
45	Townsend	20,562	141,530	2,519	3,287	.....	167,898	.....	733,673	901,571	45
46	Usborne & Hibbert	60,000	407,923	12,946	3,085	.....	483,954	.....	2,853,900	3,337,854	46
47	Wabisa	18,060	183,231	30,099	48,556	550	280,496	.....	1,284,665	1,565,161	47
48	West Elgin	46,220	315,679	18,724	102,043	.....	482,666	.....	1,558,274	2,040,940	48
49	West Wawanosh	51,068	361,335	28,326	108,707	.....	549,436	.....	2,344,006	2,893,442	49
50	Westminster	4,861	72,051	12,532	1,291	.....	90,735	.....	571,176	661,911	50
51	Yarmouth	137	99,670	837	22,265	.....	122,909	.....	764,788	887,697	51
	TOTALS	3,714,893	19,389,152	1,400,626	4,146,936	115,559	28,767,166	246	75,842,234	104,609,646	
	OTHER Farm Mutual Reins. Plan	3,971,915	2,266,777	12,243	1,455,924	.....	7,706,859	.....	9,502,140	17,208,999	
		7,686,808	21,655,929	1,412,869	5,602,860	115,559	36,474,025	246	85,344,374	121,818,645	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Gain and Loss and Surplus Accounts for the Year Ended December 31,1980

	Name of Company	Net Premiums Earned	Total Claims and Expenses	Underwriting Gain or *Loss*	Other Revenue or *Expenditures*	Net Gain or *Loss* for the Year	Surplus at Beginning of Year	Surplus Adjustments 1980	Surplus At End of Year	Ratio U/E Prem @ 100% to Surplus	Ratio Net Prem Written to Surplus	
		$	$	$	$	$	$	$	$			
1	Algoma	272,874	268,716	4,158	81,382	85,540	632,148	*−18,457*	699,231	.30:1	.50:1	1
2	Amherst Island	10,873	8,225	2,648	6,603	9,251	57,780	*−462*	66,569	.27:1	.20:1	2
3	Ayr	434,840	260,971	173,869	79,028	252,897	1,137,988	*−5,332*	1,385,553	.20:1	.35:1	3
4	Bay of Quinte	902,386	838,668	63,718	194,470	258,188	1,537,840	7,535	1,803,563	.31:1	.53:1	4
5	Bertie & Clinton	653,572	464,317	189,255	182,252	371,507	1,502,442	433	1,874,382	.36:1	.35:1	5
6	Blanshard	195,897	119,237	76,660	71,369	148,029	565,896	10,236	724,161	.16:1	.30:1	6
7	Brant	330,300	237,762	92,538	134,735	227,273	1,211,801	*−4,710*	1,434,364	.13:1	.24:1	7
8	Caradoc Delaware	177,236	59,787	117,449	77,109	194,558	563,612	*−1,315*	756,855	.14:1	.24:1	8
9	Cayuga	356,525	266,970	89,555	91,837	181,392	797,056	467	978,915	.24:1	.38:1	9
10	Culross	149,298	142,451	6,847	56,007	62,854	448,719	.....	511,573	.22:1	.35:1	10
11	Downie	338,384	208,033	130,351	120,598	250,949	931,782	*−2,314*	1,180,417	.17:1	.31:1	11
12	Dufferin	857,776	783,517	74,259	183,186	257,445	1,289,135	*−7,310*	1,539,270	.34:1	.58:1	12
13	Dumfries	386,848	354,488	32,360	146,260	178,620	1,190,784	*−5,627*	1,363,777	.15:1	.30:1	13
14	East Williams	257,037	264,367	*−7,330*	79,018	71,688	595,711	*−1,404*	665,995	.32:1	.42:1	14
15	Ekfrid	231,015	162,080	68,935	76,848	145,783	563,438	.....	709,221	.20:1	.35:1	15
16	Elma	407,385	436,027	*−28,642*	107,729	79,087	808,155	*−4,852*	882,390	.30:1	.53:1	16
17	Erie	441,746	299,900	141,846	136,449	278,295	1,016,851	*−5,910*	1,289,236	.20:1	.35:1	17
18	Farmers' (Lindsay)	2,882,144	2,645,265	236,879	597,995	834,874	4,191,360	*−12,026*	5,014,208	.39:1	.62:1	18
19	Formosa	1,164,775	1,137,621	27,154	238,179	265,333	1,780,041	*−21,539*	2,023,835	.37:1	.61:1	19
20	Germania	356,284	287,563	68,721	135,065	203,786	1,183,021	36	1,386,843	.18:1	.27:1	20
21	Glengarry	1,009,701	944,613	65,088	194,342	259,430	1,158,845	.....	1,418,275	.61:1	.75:1	21
22	Grenville	1,458,764	1,325,613	133,151	258,441	391,592	1,816,760	*−295*	2,208,057	.46:1	.77:1	22
23	Grey & Bruce	339,498	278,872	60,626	109,922	170,548	815,727	*−502*	985,773	.24:1	.34:1	23
24	Halwell	769,975	762,202	7,773	188,478	196,251	1,437,683	6,882	1,640,816	.32:1	.50:1	24
25	Hamilton Township	1,357,559	1,443,596	*−86,037*	323,355	237,318	2,212,591	*−26,147*	2,423,762	.66:1	.62:1	25
26	Hay	723,528	700,557	22,971	163,867	186,838	1,245,641	*−7,013*	1,425,466	.37:1	.54:1	26
27	Howard	614,621	428,464	186,157	273,731	459,888	2,228,843	*−955*	2,687,776	.14:1	.24:1	27
28	Howick	943,027	734,861	208,166	217,387	425,553	1,480,874	781	1,907,208	.30:1	.52:1	28
29	Kent & Essex	1,379,306	1,444,228	*−64,922*	544,405	479,483	4,021,920	.....	4,501,403	.34:1	.30:1	29
30	Lambton	1,275,573	1,242,916	32,657	377,948	410,605	2,472,057	15,221	2,897,883	.35:1	.44:1	30
31	Lanark	2,772,002	2,963,645	*−191,643*	330,843	139,200	1,642,217	*−12,161*	1,769,256	1.04:1	1.61:1	31
32	Lennox & Addington	592,683	678,121	*−85,438*	128,725	43,287	628,353	*−1,595*	670,045	.62:1	.92:1	32
33	Lobo	139,517	173,354	*−33,837*	56,327	22,490	344,056	768	367,314	.53:1	.35:1	33
34	London	313,131	150,876	162,255	103,061	265,316	689,163	.....	954,479	.34:1	.36:1	34
35	McGillivray	259,203	157,219	101,984	53,526	155,510	257,964	374	413,848	.52:1	.66:1	35
36	McKillop	304,626	180,685	123,941	129,207	253,148	1,048,949	1,463	1,303,560	.14:1	.24:1	36
37	Norfolk	200,971	131,703	69,268	40,778	110,046	275,610	*−4,598*	381,058	.35:1	.58:1	37
38	North Blenheim	392,634	305,169	87,465	146,294	233,759	1,092,678	*−57*	1,326,380	.18:1	.31:1	38
39	North Kent	444,136	465,939	*−21,803*	172,719	150,916	1,434,554	1,103	1,586,573	.24:1	.30:1	39
40	Oxford	1,003,196	869,505	133,691	179,501	313,192	1,500,917	*−2,234*	1,811,875	.32:1	.59:1	40

41	Peel	1,138,856	1,070,316	68,540	401,079	469,619	3,132,190	*−56,923*	3,544,886	.27:1	.32:1	41
42	Peel & Maryborough	832,559	793,919	38,640	146,145	184,785	1,182,590	*−37,657*	1,329,718	.38:1	.67:1	42
43	Prescott	324,454	205,718	118,736	34,260	152,996	217,915	.....	370,911	.52:1	.88:1	43
44	South Easthope	760,017	537,263	222,754	156,446	379,200	1,135,844	28	1,515,072	.30:1	.52:1	
45	Townsend	189,823	175,335	14,488	75,887	90,375	592,604	50,694	733,673	.24:1	.29:1	45
46	Usborne & Hibbert	734,922	465,144	269,778	303,520	573,298	2,259,180	21,422	2,853,900	.18:1	.27:1	46
47	Wabisa	362,533	385,262	*−22,729*	134,250	111,521	1,175,704	*−2,560*	1,284,665	.18:1	.30:1	47
48	West Elgin	677,829	659,681	18,148	164,614	182,762	1,463,652	*−88,140*	1,558,274	.25:1	.46:1	48
49	West Wawanosh	714,648	728,270	*−13,622*	272,074	258,452	2,079,067	6,487	2,344,006	.19:1	.33:1	49
50	West Minster	139,888	75,833	64,055	51,284	115,339	455,986	*−149*	*571,176*	*.16:1*	*.26:1*	*50*
51	Yarmouth	136,440	81,733	54,707	77,170	131,877	641,165	*−8,254*	764,788	.16:1	.19:1	51
	TOTALS	33,112,815	29,806,577	3,306,238	8,605,705	11,911,943	64,146,859	*−216,568*	75,842,234			
	OTHER											
	Farm Mutual Reins. Plan	5,922,434	7,153,840	*−1,231,406*	1,346,709	115,303	9,171,159	215,678	9,502,140	.30:1	.63:1	
		39,035,249	36,960,417	2,074,832	9,952,414	12,027,246	73,318,018	−890	85,344,374			

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)
Claims and Expenses for the Year Ended December 31, 1980

	Name of Company	Gross Claims Incurred	Reinsurance Recovered or Recoverable	Net Claims Incurred	Net Adjusting Expenses	Total Claims and Adjusting Expenses	Commission Expenses	Salaries, Fees, and Travelling Expenses	Fire Prevention Expenses	All Other Expenses	Total Claims and Expenses	
		$	$	$	$	$	$	$	$	$	$	
1	Algoma	179,446	35,256	144,190	4,264	148,454	61,910	44,108	728	13,516	268,716	1
2	Amherst Island	2,593	1,600	993	1,146	2,139	1,626	3,284	*−131*	1,307	8,225	2
3	Ayr	210,904	37,400	173,504	5,729	179,233	*−9,487*	70,211	77	20,937	260,971	3
4	Bay of Quinte	523,896	45,188	478,708	22,178	500,886	163,282	105,847	23,934	44,719	838,668	4
5	Bertie & Clinton	309,994	25,825	284,169	9,781	293,950	77,686	61,628	2,406	28,647	464,317	5
6	Blanshard	78,064	5,361	72,703	2,290	74,993	*−3,337*	34,925	507	12,149	119,237	6
7	Brant	83,472	1,822	81,650	607	82,257	11,995	89,440	19,878	34,192	237,762	7
8	Caradoc Delaware	21,374	7,957	13,417	2,173	15,590	14,237	23,028	383	6,549	59,787	8
9	Cayuga	141,307	*−1,544*	142,851	3,103	145,954	37,688	49,394	7,481	26,453	266,970	9
10	Culross	122,170	36,659	85,511	1,245	86,756	32,882	18,977	.....	3,836	142,451	10
11	Downie	143,259	13,559	129,700	3,760	133,460	24,999	37,728	*−262*	12,108	208,033	11
12	Dufferin	656,724	206,379	450,345	16,577	466,922	169,450	94,023	10,019	43,103	783,517	12
13	Dumfries	256,900	52,231	204,669	850	205,519	8,185	94,804	17,360	28,620	354,488	13
14	East Williams	367,643	172,890	194,753	6,187	200,940	39,490	16,714	270	6,953	264,367	14
15	Ekfrid	105,646	8,457	97,189	2,227	99,416	35,689	17,787	5	9,183	162,080	15
16	Elma	450,930	204,227	246,703	6,258	252,961	65,661	78,817	2,924	35,664	436,027	16
17	Erie	180,323	10,155	170,168	5,750	175,918	43,501	38,969	17,773	23,739	299,900	17
18	Farmers' (Lindsay)	1,616,788	163,973	1,452,815	58,527	1,511,342	642,251	291,051	38,768	161,853	2,645,265	18
19	Formosa	742,300	107,861	634,439	24,912	659,351	245,709	109,962	44,083	78,516	1,137,621	19
20	Germania	195,177	7,691	187,486	4,188	191,674	61,004	25,224	1,658	8,003	287,563	20
21	Glengarry	868,511	270,377	598,134	21,114	619,248	228,668	61,661	*−174*	35,210	944,613	21
22	Grenville	1,372,992	581,116	791,876	24,262	816,138	336,662	101,356	25,213	46,224	1,325,613	22
23	Grey & Bruce	177,268	28,071	149,197	6,966	156,163	52,295	55,735	407	14,272	278,872	23
24	Halwell	547,083	118,273	428,810	11,187	439,997	155,254	111,502	6,842	48,607	762,202	24
25	Hamilton Township	944,004	*−26,168*	970,172	27,055	997,227	290,205	101,489	4,823	49,852	1,443,596	25
26	Hay	539,707	92,409	447,298	17,527	464,825	81,610	95,001	1,902	57,219	700,557	26
27	Howard	232,377	*−5,398*	237,775	9,510	247,285	68,732	87,152	551	24,744	428,464	27
28	Howick	562,492	157,887	404,605	14,823	419,428	186,612	68,570	2,951	57,300	734,861	28
29	Kent & Essex	1,421,258	472,996	948,262	73,429	1,021,691	300,238	82,802	1,610	37,887	1,444,228	29
30	Lambton	990,460	185,643	804,817	39,697	844,514	205,326	125,084	6,926	61,066	1,242,916	30
31	Lanark	2,312,971	420,991	1,891,980	105,234	1,997,214	558,976	244,752	48,198	114,505	2,963,645	31
32	Lennox & Addington	546,222	77,093	469,129	18,226	487,355	125,246	44,795	2,502	18,223	678,121	32
33	Lobo	517,580	403,871	113,709	2,179	115,888	24,180	26,854	536	5,896	173,354	33
34	London	75,053	19,965	55,088	2,978	58,066	44,518	30,762	982	16,548	150,876	34
35	McGillivray	82,209	7,565	74,644	2,215	76,859	52,311	22,157	.....	5,892	157,219	35
36	McKillop	185,711	77,743	107,968	618	108,586	25,394	27,126	296	19,283	180,685	36
37	Norfolk	220,686	134,125	86,561	9,856	96,417	*−41,886*	46,253	5,771	25,148	131,703	37
38	North Blenheim	316,169	117,189	198,980	1,564	200,544	42,429	40,281	1,050	20,865	305,169	38
39	North Kent	329,471	33,638	295,833	6,871	302,704	73,318	52,992	815	36,110	465,939	39
40	Oxford	559,651	111,397	448,254	32,163	480,417	159,326	174,567	5,240	49,955	869,505	40

41	Peel	587,215	57,368	529,847	31,665	561,512	227,641	197,803	8,374	74,986	1,070,316	41
42	Peel & Maryborough	638,731	210,831	427,900	15,334	443,234	148,447	134,546	4,184	63,508	793,919	42
43	Prescott	377,727	217,951	159,776	6,167	165,943	*−53,772*	60,427	5,858	27,262	205,718	43
44	South Easthope	482,392	185,940	296,452	13,862	310,314	90,946	101,285	*−597*	35,315	537,263	44
45	Townsend	107,137	14,844	92,293	2,160	94,453	26,318	36,532	2,363	15,669	175,335	45
46	Usborne & Hibbert	914,034	590,980	323,054	16,735	339,789	63,158	41,898	549	19,750	465,144	46
47	Wabisa	397,800	143,808	253,992	3,178	257,170	59,525	48,394	387	19,786	385,262	47
48	West Elgin	498,850	87,129	411,721	12,341	424,062	85,248	87,408	2,510	60,453	659,681	48
49	West Wawanosh	665,825	114,644	551,181	11,935	563,116	91,346	46,092	1,334	26,382	728,270	49
50	Westminster	21,554	1,948	19,606	1,735	21,341	5,523	27,589	555	20,825	75,833	50
51	Yarmouth	54,719	5,005	49,714	1,204	50,918	5,999	16,165	386	8,265	81,733	51
	TOTALS	23,936,759	6,052,168	17,884,591	725,542	18,610,133	5,444,214	3,704,951	330,205	1,717,074	29,806,577	
	OTHER Farm Mutual Reins. Plan	7,280,786	1,453,357	5,827,429	.....	5,827,429	1,040,703	247,548	.....	38,160	7,153,840	
		31,217,545	7,505,525	23,712,020	725,542	24,437,562	6,484,917	3,952,499	330,205	1,755,234	36,960,417	

FARMERS' MUTUAL INSURANCE CORPORATIONS (cont.'d)

Premiums Written & Reinsurance Ceded for the Year Ended December 31, 1980

	Name of Company	Gross Premium Written					Reinsurance Premiums Ceded				Net Premiums Written	Net Premiums Earned	
		Property	Auto-mobile	Liability (Public)	Crop Hail	Total	Property	Auto-mobile	Liability (Public)	Crop Hail			
		$	$	$	$	$	$	$	$	$	$	$	
1	Algoma	404,296	116,456	24,809	.....	545,561	75,659	100,710	21,783	.....	347,409	272,874	1
2	Amherst Island	15,447	.....	700	.....	16,147	2,077	.....	464	.....	13,606	10,873	2
3	Ayr	543,875	47,882	36,968	.....	628,725	84,580	39,318	21,327	.....	483,500	434,840	3
4	Bay of Quinte	1,095,679	.....	76,719	.....	1,172,398	147,810	.....	66,598	.....	957,990	902,386	4
5	Bertie & Clinton	767,003	.....	71,639	.....	838,642	119,243	.....	62,148	.....	657,251	653,572	5
6	Blanshard	238,475	22,934	18,507	.....	279,916	33,168	19,724	8,321	.....	218,703	195,897	6
7	Brant	386,342	.....	23,694	.....	410,036	52,952	.....	8,030	.....	349,054	330,300	7
8	Caradoc Delaware	207,126	.....	9,656	.....	216,782	26,198	.....	6,143	.....	184,441	177,236	8
9	Cayuga	423,767	33,284	29,703	.....	486,754	63,040	26,653	24,771	.....	372,290	356,525	9
10	Culross	211,339	.....	8,391	.....	219,730	176,973	.....	1,299	.....	41,458	149,298	10
11	Downie	412,772	.....	19,566	.....	432,338	60,867	.....	7,352	.....	364,119	338,384	11
12	Dufferin	1,034,155	65,034	56,871	.....	1,156,060	160,502	52,682	47,150	.....	895,726	857,776	12
13	Dumfries	447,828	.....	25,787	.....	473,615	58,239	.....	8,964	.....	406,412	386,848	13
14	East Williams	318,759	.....	13,849	.....	332,608	44,365	.....	11,751	.....	276,492	257,037	14
15	Ekfrid	279,294	.....	16,106	.....	295,400	37,585	.....	9,901	.....	247,914	231,015	15
16	Elma	496,239	189,355	36,098	.....	721,692	66,035	164,276	24,236	.....	467,145	407,385	16
17	Erie	516,162	43,369	37,262	.....	596,793	76,814	35,370	31,632	.....	452,977	441,746	17
18	Farmers' (Lindsay)	3,144,461	563,633	260,025	.....	3,968,119	396,231	308,839	143,970	.....	3,119,079	2,882,144	18
19	Formosa	1,412,336	.....	77,564	.....	1,489,900	203,783	.....	60,373	.....	1,225,744	1,164,775	19
20	Germania	435,187	.....	16,527	.....	451,714	57,903	.....	14,304	.....	379,507	356,284	20
21	Glengarry	1,218,859	.....	80,918	.....	1,299,777	163,519	.....	74,038	.....	1,062,220	1,009,701	21
22	Grenville	1,616,576	.....	114,480	.....	1,731,056	*−21,177*	.....	46,657	.....	1,705,576	1,458,764	22
23	Grey & Bruce	386,187	.....	21,599	.....	407,786	59,036	.....	8,933	.....	339,817	339,498	23
24	Halwell	914,944	.....	77,632	.....	992,576	135,174	.....	47,882	.....	809,520	769,975	24
25	Hamilton Township	1,670,533	.....	125,426	.....	1,795,959	193,020	.....	111,435	.....	1,491,504	1,357,559	25
26	Hay	855,347	171,387	54,067	.....	1,080,801	144,483	147,685	22,314	.....	766,319	723,528	26
27	Howard	705,270	59,208	50,360	.....	814,838	82,861	45,178	39,610	.....	647,189	614,621	27
28	Howick	1,129,174	.....	82,689	.....	1,211,863	156,862	.....	68,728	.....	986,273	943,027	28
29	Kent & Essex	1,505,512	.....	119,399	.....	1,624,911	165,238	.....	98,299	.....	1,361,374	1,379,306	29
30	Lambton	1,408,048	119,070	107,632	.....	1,634,750	210,559	96,859	48,547	.....	1,278,785	1,275,573	30
31	Lanark	3,295,537	41,581	211,303	.....	3,548,421	477,068	35,386	183,026	.....	2,852,941	2,772,002	31
32	Lennox & Addington	704,819	.....	63,125	.....	767,944	97,360	.....	55,706	.....	614,878	592,683	32
33	Lobo	153,787	.....	7,228	.....	161,015	26,920	.....	6,464	.....	127,631	139,517	33
34	London	412,156	.....	25,313	.....	437,469	70,481	.....	21,899	.....	345,089	313,131	34
35	McGillivray	322,085	6,570	15,388	.....	344,043	50,377	5,665	13,340	.....	274,661	259,203	35
36	McKillop	364,909	.....	15,556	.....	380,465	51,508	.....	12,809	.....	316,148	304,626	36
37	Norfolk	485,796	29,158	45,542	32,546	593,042	287,187	25,200	39,904	17,249	223,502	200,971	37
38	North Blenheim	485,544	31,230	27,468	.....	544,242	78,894	26,996	23,793	.....	414,559	392,634	38
39	North Kent	493,121	28,936	46,422	.....	568,479	50,958	21,941	14,636	.....	480,944	444,136	39
40	Oxford	1,096,062	153,666	85,847	.....	1,335,575	135,599	83,865	47,522	.....	1,068,589	1,003,196	40

41	Peel	1,555,561	54,476	88,667	.....	1,470,164	184,926	47,918	102,905	.....	1,140,295	1,138,836	41
42	Peel & Maryborough	1,023,209	141,204	55,486	.....	1,219,899	162,658	126,475	38,670	.....	892,096	832,559	42
43	Prescott	763,493	.....	42,126	.....	805,619	442,929	.....	36,529	.....	326,161	324,454	43
44	South Easthope	910,534	52,663	61,112	.....	1,024,309	150,758	40,484	46,580	.....	786,487	760,017	44
45	Townsend	249,755	.....	19,856	.....	269,611	38,587	.....	16,673	.....	214,351	189,823	45
46	Usborne & Hibbert	860,311	.....	46,191	.....	906,502	122,333	.....	16,403	.....	767,766	734,922	46
47	Wabisa	431,014	65,498	30,191	.....	526,703	55,942	58,554	27,005	.....	385,202	362,533	47
48	West Elgin	763,797	100,367	36,223	29,983	930,370	90,374	82,143	31,234	15,891	710,728	677,829	48
49	West Wawanosh	857,477	.....	43,024	.....	900,501	122,109	.....	12,474	.....	765,918	714,648	49
50	Westminster	171,683	12,774	11,513	.....	195,970	27,718	10,987	5,970	.....	151,295	139,888	50
51	Yarmouth	160,787	.....	7,872	.....	168,659	21,889	.....	5,025	.....	141,745	136,440	51
	TOTALS	39,540,429	2,149,735	2,679,496	62,529	44,432,189	5,980,174	1,602,908	1,905,587	33,140	34,910,380	33,112,815	
	OTHER Farm Mutual Reins. Plan	4,635,358	1,599,914	1,943,465	33,140	8,211,877	1,841,714	152,935	217,699	4,000	5,995,529	5,922,434	
		44,175,787	3,749,649	4,622,961	95,669	52,644,066	7,821,888	1,755,843	2,123,286	37,140	40,905,909	39,035,249	

	Name of Corporation	Location	President	Manager or Secretary	
1	Algoma	Thessalon	L. Kirby	L. Wolgemuth	1
2	Amherst Island	Stella	B. Caughey	Mrs. M. Ward	2
3	Ayr	Ayr	D. Engel	B. Davis	3
4	Bay of Quinte	Picton	E. MacWallbridge	A. Stickle	4
5	Bertie & Clinton	Welland	H. Hagar	F. A. Legg	5
6	Blanshard	St. Marys	H. Weersink	W. E. Hanly	6
7	Brant	Brantford	G. Vansickle	L. E. Knill	7
8	Caradoc Delaware	Mount Brydges	S. W. Howlett	D. Cobban	8
9	Cayuga	Cayuga	M. Coverdale	Mrs. G. Hedley	9
10	Culross	Teeswater	R. Hewitt	R. K. Lamont	10
11	Downie	Stratford	J. McIntosh	E. Doerr	11
12	Dufferin	Shelburne	N. Wallace	A. Reimer	12
13	Dumfries	Cambridge	D. Schieman	G. L. Welsh	13
14	East Williams	Kerwood	R. Brock	F. Gare	14
15	Ekfrid	Appin	K. Johnson	Mrs. M. Sinclair	15
16	Elma	Atwood	A. Coghlin	D. Little	16
17	Erie	Fisherville	W. Murdock	L. K. Thomson	17
18	Farmers' (Lindsay)	Lindsay	W. D. Weir	D. R. MacKay	18
19	Formosa	Formosa	C. Kelley	V. Inglis	19
20	Germania	Ayton	M. Kaufman	W. L. Brusso	20
21	Glengarry	Alexandria	S. J. McLeod	A. MacDonald	21
22	Grenville	Spencerville	H. Pemberton	H. McGrath	22
23	Grey & Bruce	Hanover	J. Cumming	A. D. McArthur	23
24	Halwell	Guelph	W. Parkinson	K. M. Forsythe	24
25	Hamilton Township	Cobourg	H. Taylor	Mrs. J. Grills	25
26	Hay	Zurich	I. McAllister	J. Consitt	26
27	Howard	Ridgetown	D. Wilson	E. Koehler	27
28	Howick	Wroxeter	R. McMichael	R. Hutchison	28
29	Kent & Essex	Chatham	I. Russell	E. W. Smale	29
30	Lambton	Watford	F. Fansher	G. C. McCormick	30
31	Lanark	Perth	D. M. McRae	W. H. Shaw	31
32	Lennox & Addington	Napanee	B. Huyck	G. D. Walters	32
33	Lobo	Strathroy	R. Henderson	J. A. McKenzie	33
34	London	London	C. A. Powell	Mrs. M. Tackabury	34
35	McGillivray	Ailsa Craig	B. Taylor	C. Hodgins	35
36	McKillop	Seaforth	D. McKercher	Mrs. M. Sharp	
37	Norfolk	Simcoe	B. Abbott	Mrs. M. Bannerman	37
38	North Blenheim	Bright	D. MacKay	M. A. Lambert	38
39	North Kent	Dresden	C. Langstaff	A. C. MacDonald	39
40	Oxford	Thamesford	E. Garner	J. Harper	40
41	Peel	Brampton	J. Faris	B. E. Cunnington	41
42	Peel & Maryborough	Drayton	J. Kidnie	D. McIntyre	42
43	Prescott	Alfred	R. Ouellette	J. M. Leduc	43
44	South Easthope	Tavistock	C. G. Munro	E. T. Pellow	44
45	Townsend	Waterford	A. Goble	K. Shay	45
46	Usborne & Hibbert	Exeter	R. McCurdy	W. D. Burton	46
47	Wabisa	Jarvis	K. Switzer	R. H. Siefker	47
48	West Elgin	Dutton	N. McWilliam	D. Mylrea	48
49	West Wawanosh	Dungannon	E. Bradley	S. B. Whitney	49
50	Westminster	Belmont	J. P. Johnson	Mrs. N. Harding	50
51	Yarmouth	St. Thomas	J. C. Penhale	Miss D. V. Evans	51
	OTHERS				
	Farm Mutual Reins. Plan	Cambridge	W. D. Weir	M. B. Harmer	

(C)
FRATERNAL SOCIETIES

FRATERNAL SOCIETIES
Assets, December 31, 1980

	Society	Bonds and Debentures	Stocks	Mortgage Loans on Real Estate	Real Estate and Agreements	Loans or Liens on Policies	Cash on Hand and in Banks	Investment Income Due and Accrued	Outstanding Premiums Due	All Other Assets	Total Admitted Assets	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M. B. S.	6,605,084	.....	.....	.....	.....	18,492	128,696	16,469	.....	6,768,741	1
2	Funeral Society of Ontario	1,221,377	432,171	3,011,992	.....	.....	1,393,671	87,613	.....	1,160	6,147,984	2
3	Metro Toronto Police W & O Fund	3,758,283	237,926	98,339	.....	.....	174,489	68,317	.....	2,485	4,339,839	3
4	Ontario S.S. Teachers' Fraternal Society	2,491,230	701,764	454,246	.....	.....	644,721	122,958	378,831	74,817	4,868,567	4
5	Ontario S.S. Teachers' Sick Benefit Society	279,849	2,500	198,323	.....	.....	182,849	8,308	718	.....	672,547	5
6	Union of Canada Life Insurance	24,270,131	.....	11,821,295	3,547,376	1,261,062	290,381	653,820	268,688	150,924	42,263,677	6
	Totals	38,625,954	1,374,361	15,584,195	3,547,376	1,261,062	2,704,603	1,069,712	664,706	229,386	65,061,355	

Liabilities and Surplus, December 31, 1980

	Society	Actuarial Reserves	Unpaid Claims	Other Amounts Accruing to Members	Expenses Due and Accrued	All Other Liabilities	Total Liabilities	Investment Reserves	Other Reserves	Surplus for the Protection of Members	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Civil Service M. B. Society	6,627,678	15,780	2,832	559	.....	6,646,849	.....	.....	121,892	6,768,741	1
2	Funeral Society of Ontario	6,001,692	.....	.....	16,465	2,093	6,020,250	.....	.....	127,734	6,147,984	2
3	Metro Toronto Police W & O Fund	2,938,302	20,534	.....	3,837	.....	2,962,673	12,038	.....	1,365,128	4,339,839	3
4	Ontario S.S. Teachers' Fraternal Society*	3,630,800	320,214	320,391	32,201	.....	4,303,606	.....	.....	564,961	4,868,567	4
5	Ontario S.S. Teachers' Sick Benefit Society	.....	32,600	.....	7,750	.....	40,350	.....	.....	632,197	672,547	5
6	Union of Canada Life Insurance	37,120,487	557,485	2,494,814	228,901	289,040	40,690,727	31,117	45,200	1,496,833	42,263,677	6
	Totals	56,318,959	946,613	2,818,037	289,713	291,133	60,664,455	43,155	45,000	4,308,745	65,061,355	

*For the year ended September 30, 1980.

FRATERNAL SOCIETIES (cont'd.)
SICKNESS FUNDS
Income and Expenditure for the Year 1980

	Society	INCOME					EXPENDITURE					Balance Carried to Surplus
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase In Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure	
		$	$	$	$	$	$	$	$	$	$	$
1	Ontario Secondary School Teachers' Sick Benefit Society	273,328	78,082	.....	.....	351,410	371,328	.....	.....	42,519	413,847	*−62,437*
2	Union of Canada Life Insurance	4,531	9,120	.....	.....	13,651	3,019	*−5,827*	.....	4,378	1,570	12,081
	Totals	277,859	87,207	.....	.....	365,061	374,347	*−5,827*	.....	46,897	415,417	*−50,356*

Surplus Account for the Year 1980

	Society	Balance Jan. 1/80	Net Revenue from Operations	Capital Gain/Loss on Ivestments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1980
		$	$	$	$	$	$	$
1	Ontario Secondary School Teachers' Sick Benefit Society	694,661	*−62,437*	*−27*	.....	.....	.....	632,197
2	Union of Canada Life Insurance	20,306	12,081	.....	.....	.....	9,750	42,137
	Totals	714,967	*−50,356*	*−27*	.....	.....	9,750	674,334

FRATERNAL SOCIETIES (cont'd.)
MORTUARY FUNDS
Income and Expenditure for the Year 1980

	Society	INCOME					EXPENDITURES					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increase in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Society	212,509	553,897	.....	.....	766,406	230,921	222,793	.....	77,266	530,980	235,426	1
2	Funeral Society of Ontario	1,389,393	465,437	.....	.....	1,854,830	805,392	1,049,438	.....	.....	1,854,830	.....	2
3	Ontario S.S. Teachers' Fraternal Society*	883,710	404,501	.....	21,400	1,309,611	561,630	901,000	.....	19,241	1,481,871	*−172,260*	3
4	Union of Canada Life Insurance	12,778,706	3,164,173	.....	.....	15,942,879	2,271,968	10,279,707	.....	4,322,000	16,873,675	*−930,796*	4
5	Metro Toronto Police W & O Fund	319,739	398,741	34,830	.....	753,310	226,934	.....	.....	21,422	248,356	504,954	5
	Totals	15,584,057	4,986,749	34,830	21,400	20,627,036	4,096,845	12,452,938	.....	4,439,929	20,989,712	*−362,676*	

Surplus Account for the Year 1980

	Society	Balance Jan. 1/1980	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1980	
		$	$	$	$	$	$	$	
1	Civil Service Mutual Benefit Society	115,166	235,426	.....	.....	*−228,700*	.....	121,892	1
2	Ontario S.S. Teachers' Fraternal Society*	579,042	*−172,260*	166,488	.....	.....	*−15,000*	558,270	2
3	Union of Canada Life Insurance	589,197	*−930,796*	*−49,781*	*−63,833*	.....	1,744,266	1,289,053	3
4	Metro Toronto Police W & O Fund	1,513,488	504,954	*−16,679*	*−12,038*	*−624,597*	.....	1,365,128	4
	Totals	2,796,893	*−362,676*	100,028	*−75,871*	*−853,297*	1,729,266	3,334,343	

*For the year ended September 30, 1980

FRATERNAL SOCIETIES (cont'd.)
SPECIAL FUNDS
Income and Expenditure for the Year 1980

	Society	INCOME					EXPENDITURES					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increases in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
	Union of Canada Life Insurance												
1	— Teacher-Student Fund	1,952,621	74,911	.....	.....	2,027,532	1,540,881	112,853	.....	707,481	2,361,215	*−333,683*	1
2	— Fraternal Fund	132,559	8,794	.....	.....	141,353	.....	.....	.....	141,353	141,353	.....	2
	Metro Toronto Police Widows & Orphans Fund												
3	— Fraternal Fund	.....	.....	.....	34,830	34,830	.....	.....	34,830	.....	34,830	.....	3
	Totals	2,085,180	83,705	.....	34,830	2,203,715	1,540,881	112,853	34,830	848,834	2,537,398	*−333,683*	

Surplus Account for the Year 1980

	Society	Balance Jan. 1/1980	Net Revenue From Operations	Capital Gain/Loss on Investments	Change in Non-Actuarial Reserves	Change in Valuation Basis	Other Increases or Decreases	Balance Dec. 31/1980	
		$	$	$	$	$	$	$	
	Union of Canada Life Insurance								
1	— Teacher-Student Fund	507,695	*−333,683*	.....	.....	.....	*−16,710*	157,302	1
2	— Fraternal Fund	2,008,341	.....	.....	.....	.....	*−2,000,000*	8,341	2
	Totals	2,516,036	*−333,683*	.....	.....	.....	*−2,016,710*	165,643	

FRATERNAL SOCIETIES (concl'd.)
GENERAL EXPENSE FUND
Income and Expenditure for the Year 1980

	Society	INCOME					EXPENDITURES					Balance Carried to Surplus	
		Premiums, Dues, etc.	Investment Income	Transfers From Other Funds	All Other Income	Total Income	Benefits Incurred	Normal Increases in Actuarial Reserves	Transfers to Other Funds	All Other Expenditure	Total Expenditure		
		$	$	$	$	$	$	$	$	$	$	$	
1	Funeral Society of Canada	.....	109,805	.....	.....	109,805	.....	.....	.....	57,167	57,167	52,638	1
2	Ontario S.S. Teachers' Fraternal Society*	116,578	.....	.....	.....	116,578	.....	.....	.....	113,347	113,347	3,231	2
	Totals	116,578	109,805	.....	.....	226,383	.....	.....	.....	170,514	170,514	55,869	

Surplus Account for the Year 1980

	Society	Balance Jan. 1/1980	Net Revenue from Operations	Change in Non-Actuarial Reserves	Other Increases or Decreases	Balance Dec. 31/1980	
		$	$	$	$	$	
1	Funeral Society of Ontario	127,697	52,638	.....	*−52,601*	127,734	1
2	Ontario S.S. Teachers' Fraternal Society*	*−11,540*	3,231	.....	15,000	6,691	2
	Totals	116,157	55,869	.....	*−37,601*	134,425	

*For the year ended September 30,1980

(D)
MUTUAL BENEFIT SOCIETIES

MUTUAL BENEFIT SOCIETIES FOR 1980

	Short Name of Society	Assets						Liabilities				
		Real Estate	Mortgages on Real Estate	Bonds Debentures and Other Securities	Cash on Hand and in Bank	All Other	Total	Claims Unpaid	All Other	Excess of Assets Over Liabilities	Total	
		$	$	$	$	$	$	$	$	$	$	
1	Army & Navy Veterans Society of Hamilton	55,962	.....	.....	3,594	.....	59,556	.....	.....	59,556	59,556	1
2	Bled	.....	.....	85,000	12,922	24,000	121,922	.....	.....	121,922	121,922	2
3	Border Cities Italian Club	.....	.....	50,600	1,822	1,209	53,631	.....	.....	53,631	53,631	3
4	Brantford Hungarian	.....	.....	50,000	5,077	.....	55,077	.....	.....	55,077	55,077	4
5	Brantford Polish	.....	.....	.....	17,917	.....	17,917	.....	.....	17,917	17,917	5
6	Canadian Hebrew	34,755	.....	55,050	268	2,477	92,550	.....	129	92,421	92,550	6
7	Canadian Pacific Expressmen's	.....	.....	.....	22,666	.....	22,666	.....	.....	22,666	22,666	7
8	Czenstochower	3,032	.....	53,777	4,288	23,265	84,362	.....	2,650	81,712	84,362	8
9	Driltzer Young Men's	17,450	.....	36,000	3,678	.....	57,128	.....	7,093	50,035	57,128	9
10	Grand Order of Israel	2,500	.....	63,650	13,177	12,822	92,149	100	3,056	88,993	92,149	10
11	Hamilton St. Stanislaus	.....	.....	18,903	2,101	.....	21,004	.....	.....	21,004	21,004	11
12	Hebrew Friendly Sons of David	.....	.....	30,258	2,663	13,413	46,334	.....	2,124	44,210	46,334	12
13	Independent Friendly Workers Circle	.....	.....	87,000	11,465	11,484	109,949	.....	500	109,449	109,949	13
14	Independent Federation	50,000	104,747	19,000	−1,227	37,703	210,223	.....	.....	210,223	210,223	14
15	Italian Ladies	.....	.....	5,000	4,807	.....	9,807	.....	.....	9,807	9,807	15
16	Italian of Port Arthur	386,492	.....	.....	4,340	111,268	502,100	.....	51,049	451,051	502,100	16
17	Italian of Port Colbourne	362,314	.....	.....	11,396	64,430	438,140	.....	119,914	318,226	438,140	17
18	Iwansker	48,352	56,200	15,000	12,636	17,981	150,169	.....	1,373	148,796	150,169	18
19	Judean	38,400	.....	24,000	16,387	18,686	97,473	.....	800	96,673	97,473	19
20	Kieltzer of Toronto	2,748	.....	22,829	1,006	12,517	39,100	430	300	38,370	39,100	20
21	Lagover	29,200	.....	10,000	14,113	2,765	56,078	.....	1,765	54,313	56,078	21
22	Linitzer	83,500	.....	82,000	19,938	7,960	193,398	.....	8,824	184,574	193,398	22
23	Lodzer Center	8,000	.....	.....	2,900	600	11,500	.....	478	11,022	11,500	23
24	Maclean-Hunter Printing Division	.....	.....	.....	10,915	224	11,139	.....	.....	11,139	11,139	24
25	Marconi of Hamilton	.....	.....	10,000	2,277	.....	12,277	.....	.....	12,277	12,277	25
26	Mozirer	15,985	40,000	55,600	10,365	12,491	134,441	.....	.....	134,441	134,441	26
27	Odd Fellows Grand Lodge of Ontario I.O.O.F.	7,722,400	.....	4,597,348	1,023,082	1,131,005	14,473,835	.....	168,474	14,305,361	14,473,835	27
28	Order of Sons of Italy of Ontario	.....	.....	121,000	9,439	2,000	132,439	.....	600	131,839	132,439	28
29	Ostrowetz Independent	.....	.....	163,000	1,688	8,082	172,770	700	10,816	161,254	172,770	29
30	Ozrower	1,680	40,000	41,500	10,310	12,920	106,410	.....	.....	106,410	106,410	30
31	Polish Alliance of Canada	.....	.....	30,085	6,305	.....	36,390	.....	658	35,732	36,390	31
32	Polish National Union of Canada	808,471	50,000	42,000	168,231	46,512	1,115,214	.....	137,261	977,953	1,115,214	32
33	Pride of Israel	.....	.....	159,500	18,051	16,023	193,574	6,400	15,234	171,940	193,574	33
34	Radomer	35,000	.....	21,600	10,120	9,212	75,932	.....	.....	75,932	75,932	34
35	Societa Figli d'Italia di St. Antonio	.....	.....	14,000	1,269	.....	15,269	.....	.....	15,269	15,269	35
36	Societa Italiana di Gugliemo											

37	Sons of Jacob	[illegible]	.....	[illegible]	[illegible]	[illegible]	[illegible]	.....	[illegible]	[illegible]	[illegible]	[illegible]	37
38	St. Boniface	.....	.....	2,700	628	.....	3,328	.....	.....	3,328	3,328	38	
39	St. Joseph of Formosa	.....	.....	16,000	2,380	.....	18,380	.....	.....	18,380	18,380	39	
40	Stashiver Young Men's	7,658	.....	28,428	4,845	14,012	54,943	.....	6,493	48,450	54,943	40	
41	Toronto Grand Order of Israel	40,715	30,000	54,369	620	5,231	130,935	.....	3,905	127,030	130,935	41	
42	Toronto Hebrew	1,510	.....	33,300	1,960	1,528	38,298	750	2,986	34,562	38,298	42	
43	Toronto Independent	2,839	.....	66,000	2,992	9,734	81,565	.....	1,014	80,551	81,565	43	
44	United Jewish People's Order	.....	.....	24,000	1,206	2,793	27,999	.....	1,418	26,581	27,999	44	
45	Vitese	.....	.....	5,000	1,953	.....	6,953	.....	.....	6,953	6,953	45	
46	Warsaw Lodzer	11,493	.....	6,000	4,759	.....	22,252	.....	.....	22,252	22,252	46	
47	Wiersbriker Friendly	.....	.....	35,000	3,755	9,500	48,255	.....	105	48,150	48,255	47	
48	Young Men's Hebrew	3,780	.....	133,766	7,553	1,733	146,832	3,600	3,156	140,076	146,832	48	
49	Zion Benevolent Society	5,000	.....	34,500	2,510	7,598	49,608	.....	148	49,460	49,608	49	
	TOTALS	10,320,823	320,947	6,578,150	1,665,875	1,683,316	20,569,111	11,980	554,568	20,002,563	20,569,111		

MUTUAL BENEFIT SOCIETIES FOR 1980

	Short Name of Society	Income				Expenses				Membership Reported at End of Year			
		Assessments Dues and Fees	Interest	All Other	Total	Expenses of Management	Benefits Paid	All Other	Total	Total	Entitled to Funeral Benefits	Entitled to Sick Benefits	
		$	$	$	$	$	$	$	$				
1	Army & Navy Veterans Society of Hamilton	2,264	372	29,737	32,373	16,929	750	27,075	44,754	304	249	.....	1
2	Bled	11,136	11,003	9	22,148	6,045	12,269	.....	18,314	439	439	439	2
3	Border Cities Italian Club	29,080	5,587	.....	34,667	10,122	33,117	400	43,639	780	780	745	3
4	Brantford Hungarian	3,196	4,555	.....	7,751	2,144	2,577	125	4,846	157	157	157	4
5	Brantford Polish	2,612	2,073	.....	4,685	1,315	1,500	549	3,364	254	254	.....	5
6	Canadian Hebrew	10,347	2,755	7,525	20,627	7,603	2,348	7,856	17,807	177	177	177	6
7	Canadian Pacific Expressmen's	19,110	2,474	.....	21,584	3,067	20,566	30	23,663	798	798	798	7
8	Czenstochower	10,810	6,166	2,407	19,383	11,466	1,160	2,586	15,212	139	139	139	8
9	Driltzer Young Men's	3,922	4,050	116	8,088	351	575	774	1,700	99	99	68	9
10	Grand Order of Israel	7,913	2,846	25	10,784	2,984	1,979	2,423	7,836	203	194	194	10
11	Hamilton St. Stanislaus	1,986	1,576	1,911	5,473	1,490	600	1,366	3,456	137	99	99	11
12	Hebrew Friendly Sons of David	4,067	4,837	.....	8,904	2,882	270	992	4,144	97	97	97	12
13	Independent Friendly Workers Circle	13,775	10,254	15,000	39,029	7,721	1,310	9,185	18,216	231	231	231	13
14	Independent Federation	15,038	14,425	5,629	35,092	26,262	13,516	1,478	41,256	1,382	1,382	210	14
15	Italian Ladies	681	611	.....	1,292	225	.....	437	662	65	65	.....	15
16	Italian of Port Arthur	10,764	337	128,615	139,716	94,539	4,913	.....	99,452	684	614	614	16
17	Italian of Port Colbourne	2,179	4	191,318	193,501	139,352	2,866	6,467	148,685	122	122	115	17
18	Iwansker	8,484	6,506	3,155	18,145	9,204	344	1,880	11,428	108	108	108	18
19	Judean	9,063	4,932	7,000	20,995	13,508	2,896	1,282	17,686	174	156	156	19
20	Kieltzer of Toronto	6,397	2,209	1,000	9,606	4,013	216	4,996	9,225	120	119	119	20
21	Lagover	2,473	2,242	7,433	12,148	9,365	577	1,102	11,044	93	78	78	21
22	Linitzer	6,633	9,552	11,542	27,727	6,509	5,144	5,656	17,309	175	175	175	22
23	Lodzer Center	11,701	.....	23,181	34,882	32,635	236	755	33,626	162	162	162	23
24	Maclean-Hunter Printing Division	.....	2,063	.....	2,063	5,485	.....	.....	5,485	280	.....	280	24
25	Marconi of Hamilton	933	1,428	1,293	3,654	2,841	250	.....	3,091	83	80	.....	25
26	Mozirer	3,494	12,261	12793	28,548	18,700	1,378	4,748	24,826	126	126	126	26
27	Odd Fellows Grand Lodge of Ontario I.O.O.F	234,938	350,147	1,534,351	2,119,436	1,747,029	66,023	136,118	1,949,170	14,456	*2636	*2636	27
28	Order of Sons of Italy of Ontario	8,753	12,426	2,168	23,347	9,308	3,600	.....	12,908	10,439	1,237	.....	28
29	Ostrowetz Independent	5,273	15,329	9,515	30,117	10,143	1,339	1,131	12,613	214	214	214	29
30	Ozrower	5,701	7,992	150	13,843	790	690	5,861	7,341	104	104	104	30
31	Polish Alliance of Canada	5,734	3,104	.....	8,838	555	6,098	.....	6,653	1,882	726	.....	31
32	Polish National Union of Canada	7,548	25,999	297,736	331,283	268,820	6,510	53,133	328,463	1,690	952	952	32
33	Pride of Israel	30,958	19,263	64,558	114,779	78,823	12,094	12,151	103,068	641	590	590	33
34	Radomer	4,018	2,850	12,394	19,262	7952	1293	4,167	13,412	275	.....	275	34
35	Societa Figli d'Italia di St. Antonio	1,109	24	1,000	2,133	2,882	1,280	.....	4,162	74	74	74	35

39	St. Joseph of Formosa	1,186	1,428	.....	2,614	337	448	.....	785	197	196	196	39
40	Stashiver Young Men's	8,890	2,094	.....	10,984	11,397	450	.....	11,847	161	.....	161	40
41	Toronto Grand Order of Israel	13,374	10,426	255	24,055	21,256	2,709	1,459	25,424	251	251	.....	41
42	Toronto Hebrew	10,649	2,810	.....	13,459	8,487	1,021	1,293	10,801	164	150	136	42
43	Toronto Independent	13,428	7,626	1,525	22,579	5,519	1,878	1,134	8,531	162	159	159	43
44	United Jewish People's Order	6,697	2,844	.....	9,541	6,189	3,237	846	10,272	607	.....	224	44
45	Vitese	779	628	.....	1,407	10	554	.....	564	186	186	.....	45
46	Warsaw Lodzer	6,675	938	312	7,925	16,732	.....	677	17,409	147	.....	.....	46
47	Wiersbniker Friendly	5,207	3,329	3,049	11,585	3,772	810	1,468	6,050	103	103	94	47
48	Young Men's Hebrew	7,008	13,547	2,528	23,083	5,922	1,800	2,569	10,291	193	193	193	48
49	Zion Benevolent Society	1,916	6,123	480	8,519	3,129	.....	263	3,392	76	76	.....	48
	TOTALS	591,925	653,629	2,419,267	3,664,191	2,661,923	226,026	304,925	3,192,874	40,061	15,227	11,775	

* Estimated

MUTUAL BENEFIT SOCIETIES FOR 1980

Statement of Location of the Head Office and Names of Principal Officers

	Short Name of Society	When Organized or Incorporated	Head Office	Name of President	Name of Secretary	
1	Army & Navy Veterans Society of Hamilton	1897	Hamilton	H. Goldrup	W.Baikie	1
2	Bled	1940	Kirkland Lake	J. Hocevar	A. Jelovcan	2
3	Border Cities Italian Club	1933	Windsor	R. Moro	A. Giampuzzi	3
4	Brantford Hungarian	1926	Brantford	F. Pusztai	J. Fulop	4
5	Brantford Polish	1932	Brantford	L. Kabas	R. Poremba	5
6	Canadian Hebrew	1920	Toronto	M. Dalkin	H. Haber	6
7	Canadian Pacific Expressmen's	1893	Toronto	H.D. Morrow	R.R. Weatherbee	7
8	Czenstochower	1914	Toronto	P. Skovronek	E. Srebrnik	8
9	Driltzer Young Men's	1936	Toronto	J. Rutman	M. Bliman	9
10	Grand Order of Israel	1908	Hamilton	S. Cowitz	J. Taylor	10
11	Hamilton St. Stanislaus	1915	Hamilton	T.Rzazulak	J. Mikulec	11
12	Hebrew Friendly Sons of David	1962	Toronto	A.Jacobs	L. Baker	12
13	Independent Friendly Workers Circle	1946	Toronto	I. Appel	L. Hacker	13
14	Independent Federation	1927	Toronto	S. Sajban	J. Koronyi	14
15	Italian Ladies	1939	Hamilton	Mrs. R. Marranca	Mrs. M. Farrauto	15
16	Italian of Port Arthur	1929	Thunder Bay	F. Talarico	J. Sabatini	16
17	Italian of Port Colborne	1938	Port Colborne	B. Ventura	R. Iocca	17
18	Iwansker	1933	Toronto	H. Lederman	L. Kopstick	18
19	Judean	1919	Toronto	A. Gluckstein	M. Davis	19
20	Kieltzer of Toronto	1913	Toronto	S. Kohn	C. Gordon	20
21	Lagover	1931	Toronto	M. Mandel	M. Greenspan	21
22	Linitzer	1916	Toronto	J. Tessis	M. Kollins	22
23	Lodzer Center	1960	Toronto	A. Tintpulver	A. Kantor	23
24	Maclean-Hunter Printing Division	1923	Toronto	T. Marshall	R. Wooldridge	24
25	Marconi Of Hamilton	1950	Hamilton	Mrs. L. Scime	Mrs. A. Zizzo	25
26	Mozirer	1905	Toronto	S. Felson	J. Mervin	26
27	Odd Fellows Grand Lodge of Ontario I.O.O.F.	1855	Toronto	C. Seeley	R.E. Yager	27
28	Order of Sons of Italy of Ontario	1926	Welland	T. Pizzo	Mrs. C. Bennedsen	28
29	Ostrowetz Independent	1925	Toronto	J. Snider	Q.R. Berman	29
30	Ozrower	1936	Toronto	H. Kasman	G. Wolk	30
31	Polish Alliance of Canada	1907	Toronto	H.M. Lopinski	W. Wawrow	31
32	Polish National Union of Canada	1930	Toronto	W. Korzeniowski	F. Twarog	32
33	Pride of Israel	1905	Toronto	S. Atkin	A. Pichosky	33
34	Radomer'	1935	Toronto	S. Bleiwas	S. Kates	34
35	Societa Figli d'Italia di St. Antonio	1908	Ottawa	G. Buffone	A. Peca	35
36	Societa Italiana di Gugliemo Marconi	1917	Sault St. Marie	A. De Silvio	G. Bernardi	36
37	Sons of Jacob	1918	Toronto	H. Banikin	H. Cohan	37
38	St. Boniface	1894	Kitchener	H.W. Joseph	B. Joseph	38
39	St. Joseph of Formosa	1918	Formosa	H. Opperman	D. Weiss	39
40	Stashiver Young Men's	1949	Toronto	J. Rosen	J. Goldhar	40

45	Vitese	1935	Toronto	T. Catania	S. Simone	45
46	Warsaw Lodzer	1928	Toronto	D. Geist	M. Zoltak	46
47	Wierzbniker Friendly	1955	Toronto	W. Kirshenblatt	H. Kleinberg	47
48	Young Men's Hebrew	1908	Toronto	M. Ross	M. Harris	48
49	Zion Benevolent Society	1911	Toronto	P.Conson	N. Tucker	49

II

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS
ASSETS

	Name	As at	Bonds, Debentures, GIC's, Treasury Bills	Stocks	Mortgage Loans	Real Estate
			$	$	$	$
1	Blue Cross	June 30, 1980	44,176,914	.....	5,900,282	.....
2	Cumba	Aug. 31, 1980	1,502,695	145,233	105,254	.....
3	Greenshield	Dec. 31, 1980	2,942,374	.....	316,804	1,815,456
4	Quebec Hospital Services Assoc.	Dec. 31, 1980	12,185,859	.....	.....	.....
	Sub-totals		60,807,842	145,233	6,322,340	1,815,456
	CO-OPERATIVES					
5	Co-operative Health Services of Ontario	June 30, 1980	720,900	373,138	2,771,004	455,696
	Totals		61,528,742	518,371	9,093,344	2,271,152

	Name	Liabilities					
		As at	Unearned Premiums	Unpaid Claims	Provisions for Unreported Claims	Expenses Due and Accrued	Bank Over-Drafts and Loans
			$	$	$	$	$
1	Blue Cross	June 30, 1980	7,389,769	3,440,057	20,684,943	1,110,249	4,450,
2	Cumba	Aug, 31, 1980	32,596	142,807	495,193	64,458	157,
3	Greenshield	Dec. 31, 1980	68,696	952,541	694,540	469,592	1,052,
4	Quebec Hospital Services Assoc.	Dec. 31, 1980	1,475,281	1,282,675	6,953,000	538,713	.....
	Sub-totals		8,966,342	5,818,080	28,827,676	2,183,012	5,659,
	CO-OPERATIVES						
5	Co-operative Health Services of Ontario	June 30, 1980	931,572	.....	1,600,000	24,636	1,795.
	Totals		9,897,914	5,818,080	30,427,676	2,207,648	7,455.

Cash	Investment and Other Income Due and Accrued	Premiums Receivable	Other Receivables	Furniture Fixtures and Equipment	All Other Assets	Total Assets	
$	$	$	$	$	$	$	
2,412,742	985,910	542,083	3,731,468	.....	.....	57,749,399	1
250	39,380	10,156	43,581	.....	8,653	1,855,202	2
3,164	191,930	110,599	140,382	.....	61,263	5,581,972	3
448,322	286,913	657,005	365,913	690,803	10,858,772	25,493,587	4
2,864,478	1,504,133	1,319,843	4,281,344	690,803	10,928,688	90,680,160	
.....	158,524	222,291	10,796	343,316	38,715	5,094,380	5
2,864,478	1,662,657	1,542,134	4,292,140	1,034,119	10,967,403	95,774,540	

Liabilities						
emiums eld in rust	Group Pre-payments and Credits	Other Liabilities	Total Liabilities	Surplus	Total Liabilities and Surplus	
$	$	$	$	$	$	
.....	.....	83,607	37,158,868	20,590,531	57,749,399	1
24,414	72,915	.....	989,648	865,554	1,855,202	2
.....	134,238	140,052	3,512,114	2,069,858	5,581,972	3
110,994	334,130	76,445	10,771,238	14,722,349	25,493,587	4
135,408	541,283	300,104	52,431,868	38,248,292	90,680,160	
731,108	.....	.....	5,083,128	11,252	50,943	5
866,516	541,283	300,104	57,514,996	38,259,544	95,774,540	

NON-PROFIT HOSPITAL AND MEDICAL SERVICE ASSOCIATIONS, 1980

Income and Expense

	Name	Fiscal Year Ended	Premiums Earned	Claims Incurred	Underwriting Profit or *Loss*	Net Other Income	Administration Expenses	Net Profit or *Loss*	
		.....	$	$	$	$	$	$	
1	Blue Cross	June 30, 1980	149,115,971	137,882,385	11,233,586	6,146,365	15,844,281	1,535,670	1
2	Cumba	Aug. 31, 1980	5,673,556	5,380,268	293,288	219,550	562,774	*−49,936*	2
3	Greenshield	Dec. 31, 1980	29,240,600	26,823,265	2,417,335	457,794	3,316,250	*−441,121*	3
4	Quebec Hospital Services Assoc.	Dec. 31, 1980	36,033,539	28,627,839	7,405,700	620,740	7,638,870	387,570	4
	Sub-totals		220,063,666	198,713,757	21,349,909	7,444,449	27,362,175	1,432,183	
	CO-OPERATIVES								
5	Co-operative Health Services of Ontario	June 30, 1980	11,667,493	10,792,893	874,600	395,058	2,644,679	*−1,375,021*	5
	Totals		231,731,159	209,506,650	22,224,509	7,839,507	30,006,854	57,162	

NON-PROFIT HOSPITAL AND MEDICAL SERVICES ASSOCIATIONS, 1980
Number of Subscribers and Persons Covered in Ontario
HOSPITAL PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1980	1,009,443	807,369	2,755,380	2,095,769	1
2	Cumba	Aug. 31, 1980	39,215	24,360	98,038	60,900	2
3	Greenshield	Dec. 31, 1980	5,502	82,478	15,415	214,957	3
4	Quebec Hospital Services Assoc.	Dec. 31, 1980	1,938	2,340	4,665	5,697	4
	Sub-totals		1,056,098	916,547	2,873,498	2,377,323	
	CO-OPERATIVES						
5	Co-operative Health Services of Ontario	June 30, 1980	21,107	Not Available	61,210	Not Available	5
	Totals		1,077,205	916,547	2,934,708	2,377,323	

Number of Subscribers and Persons Covered in Ontario
OTHER PLANS

	Name	Fiscal Year Ended	Number of Subscribers		Persons Covered		
			Start of Year	End of Year	Start of Year	End of Year	
1	Blue Cross	June 30, 1980	1,214,971	853,671	3,480,205	2,397,826	1
2	Cumba	Aug. 31, 1980	61,372	40,849	153,438	102,123	2
3	Greenshield	Dec. 31, 1980	137,405	472,455	361,487	1,337,607	3
4	Quebec Hospital Services Assoc.	Dec. 31, 1980	46,388	52,458	117,044	132,412	4
	Sub-totals		1,460,136	1,419,433	4,112,174	3,969,968	
	CO-OPERATIVES						
5	Co-operative Health Services of Ontario	June 30, 1980	61,198	Not Available	177,474	Not Available	5
	Totals		1,521,334	1,419,433	4,289,648	3,969,968	

III
INVESTMENT CONTRACT COMPANIES

INVESTORS SYNDICATE LIMITED

HEAD OFFICE, WINNIPEG, MANITOBA

Officers.—Chairman of the Board and President; R.H. Jones; Secretary, A.H. Ross; Treasurer, H.W. Middlestead.
Directors.—A.S. Jackson, R.H. Jones, D.C. Bjarnason, P.E. Newman, D.E. Rettie and A.V. Mauro.
Auditors.—Deloitte, Haskins & Sells.
Date of Incorporation.—July 15, 1964. *Commenced Business in Ontario.*—September 1, 1964.

Statement of Affairs for the Year Ended December 31, 1980

Capital Stock

	Shares Authorized	*Shares Issued*	*Amount Subscribed and Paid In*
Preferred Shares (N.P.V.)	100,000	88,000	$8,800,000
Common Shares (N.P.V.)	10,000	5,000	6,122,600
			14,922,600

Balance Sheet

Assets

Cash on hand and short term notes			$ 34,142,676
Bonds and debentures owned by the company (market value $72,343,291)			85,216,329
Stocks at market value			137,474,100
First mortgage loans on real estate			495,890,275
Debentures of parent company			25,800,000
Certificate loans			36,843,445
Investment income, due and accrued			9,705,416
Investment in real estate (including office premises $2,105,437)			8,273,700
Investment in aircraft			6,902,435
Investment in oil and gas exploration			594,855
			$840,843,231
Accounts and notes receivable from representatives and others		$ 5,439,647	
Prepaid expenses and deferred charges		10,274,121	
Excess of Cost over Market Value of Stock		18,634,075	
		34,347,843	
DEDUCT—unadmitted assets		34,347,543	
TOTAL QUALIFIED ASSETS			$840,843,231

Liabilities, Capital and Surplus

Certificate liabilities			$760,558,592
Mortgagors' deposits			12,804,772
Provision for additional certificate credits			8,409,988
Serial debenture			2,188,000
Other liabilities			6,196,482
TOTAL LIABILITIES			790,157,834
Deferred income taxes			11,439,829
Income deferred to future years			2,170,655
			803,768,318
Capital stock paid			14,922,600
Premium on capital stock	$ 7,934,600		
Earned surplus	48,565,556	56,500,156	
DEDUCT—unadmitted assets (per contra)		34,347,843	
			22,152,313
GRAND TOTAL			$840,843,231

Investors Syndicate Limited (concl'd.)

Summary of Operations—Year Ended December 31,1980

Loading charges on certificates			$ 4,358,036
Income from investments			78,119,041
			82,477,077
Interest on certificate reserves	$27,710,795		
Additional credits to certificate reserves	22,284,960	49,995,755	
Salesmen's commissions	$ 5,887,125		
Sales and certificates insurance expenses	5,659,094	11,546,219	
Operating expenses		5,268,028	66,810,002
OPERATING INCOME			$ 15,667,075
Net loss from fees		*−1,264,884*	
Profit on sale of investment (net of tax)		933,286	*−331,598*
			$ 15,335,477
Provision for income tax			1,070,460
BALANCE CARRIED TO SURPLUS ACCOUNT			$ 14,265,017

Surplus Account—Year Ended December 31, 1980

Balance December 31, 1979	$40,496,498
ADD—profit for the year	14,265,017
Adjustments from amalgamation	3,624,063
	$ 58,385,578
Deduct—dividends paid	9,820,022
	$ 48,565,556

Summary of Movement of Certificates at Maturity Values

	BALANCE JANUARY 1		ADDITIONS		DEDUCTIONS		BALANCE DECEMBER 31	
	NO	MATURITY VALUE	NO	MATURITY VALUE	NO	MATURITY VALUE	NO	MATURITY VALUE
1980	161,082	1,620,500,600	32,823	522,836,982	42,325	500,377,193	151,580	1,642,960,389
1979	161,406	1,552,782,482	32,213	411,013,374	32,537	343,295,256	161,082	1,620,500,600
1978	155,409	1,375,244,093	33,049	444,335,548	27,052	266,797,159	16,406	1,552,782,482
1977	146,430	1,196,530,245	33,272	391,530,031	24,293	212,816,183	155,409	1,375,244,093
1976	135,624	1,023,628,023	34,356	361,682,352	23,550	188,780,130	146,430	1,196,530,245

IV
STATISTICAL TABLES

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1980

	Name of Company	Direct Assurance Premiums			Direct Considerations for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
1	Abbey Life of Canada	3,164,821	1,255	3,166,076	957,994	.....	957,994	4,124,070	6,649,130	1
2	Acadia Life	1,157,666	.....	1,157,666	586,209	.....	586,209	1,743,875	4,486,094	2
3	Aeterna Life	46,500	.....	46,500	94,426	.....	94,426	140,926	13,539,666	3
4	Aetna Life	213,793	12,266,496	12,480,289	.....	.....	.....	12,480,289	16,866,225	4
5	Alexander Hamilton Life of America	.....	339,293	339,293	.....	.....	.....	339,293	1,169,433	5
6	Alliance Mutual Life	403,064	273,766	676,830	48,335	17,060	65,395	742,225	60,281,690	6
7	Allstate Life	67,845	29,071	96,916	.....	.....	.....	96,916	169,330	7
8	Allstate Life of Canada	3,238,493	2,070,655	5,309,148	607,785	1,742,882	2,350,667	7,659,815	13,847,340	8
9	American Bankers Life Assur. Co.	.....	134,072	134,072	.....	.....	.....	134,072	463,761	9
10	American Health & Life	.....	2,892	2,892	.....	.....	.....	2,892	14,808	10
11	American Life	33,078	40,252	73,330	.....	.....	.....	73,330	152,429	11
12	Artisans Life Insurance Co.	466,800	33,392	500,192	164,043	13,789	177,832	678,024	36,512,534	12
13	L'Assur-Vie Desjardins	124,865	2,386,096	2,510,961	176,654	158,814	335,468	2,846,429	131,402,921	13
14	Assumption Mutual Life	57,891	20,613	78,504	5,028	.....	5,028	82,532	12,280,630	14
15	Atlantic Mutual Life Ins. Co.	3,076	42,690	45,766	.....	.....	.....	45,766	1,620,342	15
16	Bankers Life Co.	.....	278,183	278,183	.....	44,780	44,780	322,963	434,855	16
17	Canada Life Assurance	36,878,524	29,107,519	65,986,043	72,784,120	84,376,638	157,160,758	223,146,801	383,002,674	17
18	Canadian General Life	1,254,335	2,137,135	3,391,470	33,776	.....	33,776	3,425,246	7,990,752	18
19	Capitol Life	.....	8,687	8,687	.....	.....	.....	8,687	34,691	19
20	Carolina Life & Accident	19,130	.....	19,130	.....	.....	.....	19,130	19,130	20
21	Charter National Life	10,638	.....	10,638	.....	.....	.....	10,638	54,974	21
22	Chrysler Life Insurance Co. of Canada	.....	110,400	110,400	.....	.....	.....	110,400	184,761	22
23	Citadel Life Assur. Co.	3,379,974	1,245,384	4,625,358	1,641,004	272,967	1,913,971	6,539,629	18,475,116	23
24	College Retirement Equities Fund	.....	.....	.....	135,222	.....	135,222	135,222	1,298,401	24
25	Colonia Life Insurance Co.	2,505,857	4,153	2,510,010	208,440	.....	208,440	2,718,450	4,447,471	25
26	Combined Insurance Co. of America	3,167,268	35,056	3,202,324	.....	.....	.....	3,202,324	8,267,509	26
27	Commercial Life of Canada	4,945,078	591,327	5,536,405	591,481	651,732	1,243,213	6,779,618	12,313,592	27
28	Commercial Union Assurance Co.	5,393,606	1,159,213	6,552,879	1,310,430	293,172	1,603,602	8,156,421	26,616,313	28
29	Confederation Life	18,104,018	28,177,064	46,281,082	25,199,429	87,387,110	112,586,539	158,867,621	302,544,520	29
30	Connecticut General	21,170	1,262,542	1,283,712	.....	89,137	89,137	1,372,849	2,560,438	30
31	Constellation Assurance	66,981	580,582	647,563	.....	.....	.....	647,563	1,672,265	31
32	Continental Assurance	.....	121,229	121,229	.....	.....	.....	121,229	169,025	32
33	Co-operative Life Insurance	175,091	4,713,610	4,888,701	7,794	800,568	808,362	5,697,063	41,195,176	33
34	Co-operators Life Insurance Assoc.	10,205,945	.....	10,205,945	3,480,232	242,447	3,722,679	13,928,624	13,928,624	34
35	Credit Life	.....	.....	.....	.....	.....	.....	.....	.....	35
36	Crown Life	29,814,747	9,520,392	39,335,139	14,794,083	13,861,804	28,655,887	67,991,026	175,821,779	36
37	Cumis Life Insurance Co.	621,950	12,920,594	13,542,544	736,132	2,593,621	3,329,753	16,872,297	28,425,513	37
38	Cuna Mutual	946,267	*−246*	946,021	347,616	.....	347,616	1,293,637	2,136,939	38
39	Dominion Life Assurance	10,557,925	4,648,440	15,206,365	31,391,776	3,988,743	35,380,519	50,586,884	103,884,929	39
40	Dominion of Canada General	1,382,810	976,802	2,359,612	4,180,639	44,545	4,225,184	6,584,796	11,174,235	40
41	Eaton/Bay Life Assurance Co.	4,192,822	2,558,291	6,751,113	11,953,526	278,160	12,231,686	18,982,799	42,221,043	41
42	L'Economie Mutuelle	179,532	4,346,068	4,525,600	.....	203,411	203,411	4,729,011	7,280,849	42
43	Empire Life	11,999,162	5,853,373	17,852,535	1,528,477	1,263,787	2,792,264	20,644,799	36,610,637	43

TABLE I LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS: 1980 (cont'd)

	Name of Company	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
44	Equitable Life Canada	8,226,623	2,687,483	10,914,106	6,631,905	3,610,895	10,242,800	21,156,906	40,610,428	44
45	Excelsior Life Insurance Company	11,243,316	16,059,618	27,302,934	12,836,654	41,358,991	54,195,645	81,498,579	154,806,782	45
46	Family Life Insurance Co.	2,403,268	1,812	2,405,080	1,337,477	204,563	1,542,040	3,947,120	15,804,638	46
47	Federal Home Life Insurance Co.	7,409	*−2,461*	4,948	.....	.....	.....	4,948	9,690	47
48	Federated Life Insurance Co.	383,939	6,467	390,406	12,720	.....	12,720	403,126	1,692,155	48
49	Fidelity Life	551,857	54,438	606,295	760,566	9,627	770,193	1,376,488	17,975,418	49
50	Financial Life Assurance	123,965	60,380	184,345	.....	.....	.....	184,345	1,943,477	50
51	Ford Life	.....	169,986	169,986	.....	.....	.....	169,986	1,627,727	51
52	Franklin Life	184,315	.....	184,315	1,374	.....	1,374	185,689	232,976	52
53	General American Life	3,974	20,630	24,604	.....	.....	.....	24,604	25,430	53
54	Gerling Global Life	4,030,502	51,617	4,082,119	280,346	385,066	665,412	4,747,531	7,037,203	54
55	Glacier National Life	63,376	.....	63,376	.....	.....	.....	63,376	320,982	55
56	Globe Life Insurance Co.	221,919	414,985	636,904	78,298	.....	78,298	715,202	1,318,952	56
57	Great West Life	27,080,186	20,540,426	47,620,612	22,321,177	68,922,828	91,244,005	138,864,617	385,016,162	57
58	Hartford Life	.....	64,966	64,966	.....	.....	.....	64,966	94,263	58
59	Imperial Life Ass. Co. of Canada	13,479,582	6,491,014	19,970,596	23,537,551	18,158,172	41,695,723	61,666,319	163,598,699	59
60	Industrial Life Insurance Company	3,197,540	1,151,374	4,348,914	9,704,974	1,220,113	10,925,087	15,274,001	133,455,819	60
61	John Alden Life	368	58,865	59,233	.....	.....	.....	59,233	373,914	61
62	John Hancock Mutual Life	79,476	1,688,045	1,767,521	.....	103,277	103,277	1,870,798	2,931,432	62
63	Laurentian Mutual Assurance	536,568	*−1,146*	535,422	*−419*	.....	*−419*	535,003	47,799,978	63
64	Laurier Life	779,145	734,672	1,513,817	.....	.....	.....	1,513,817	2,367,868	64
65	Life Insurance of North America	1,267	227,551	228,818	.....	.....	.....	228,818	334,741	65
66	Life Investors Ins. Co. of America	.....	477,558	477,558	.....	.....	.....	477,558	658,152	66
67	London Life	164,735,573	28,141,536	192,877,109	16,208,603	31,735,829	47,944,432	240,821,541	85,711,011	67
68	Maccabees Mutual	55,281	368,775	424,056	.....	.....	.....	424,056	873,099	68
69	Manufacturers Life	34,186,800	4,687,931	38,874,731	82,685,734	88,279,211	170,964,945	209,839,676	430,442,872	69
70	Maritime Life Assurance	9,100,975	5,000,862	14,101,837	49,046,830	15,839,228	64,886,058	78,987,895	205,331,632	70
71	Massachusetts General Life	157,177	.....	157,177	563	.....	563	157,740	337,801	71
72	Massachusetts Mutual	57,734	77,184	134,918	15,500	20,092	35,592	170,510	75,584	72
73	Metropolitan Life	63,064,079	24,231,814	87,295,893	4,377,264	10,963,304	15,340,568	102,636,461	276,086,303	73
74	Ministers Life and Casualty	67,115	.....	67,115	.....	.....	.....	67,115	114,951	74
75	Minnesota Mutual	432	17,502	17,934	.....	.....	.....	17,934	29,373	75
76	Monarch Life Assurance	12,920,217	93,020	13,013,237	9,841,321	6,159,045	16,000,366	29,013,603	70,029,734	76
77	Montreal Life	2,946,020	293,368	3,239,388	1,364,081	883,096	2,247,177	5,486,565	23,725,435	77
78	Mony Life	1,469,370	.....	1,469,370	1,194,117	.....	1,194,117	2,663,487	6,038,273	78
79	Mutual Life and Citizens'	17,230	.....	17,230	.....	.....	.....	17,230	63,798	79
80	Mutual Life Ass. Co. of Canada	67,972,364	21,861,534	89,833,898	97,779,200	38,940,611	136,719,811	226,553,709	496,952,335	80
81	Mutual Life of New York	659,421	46,911	706,332	5,889	7,398	13,287	719,619	2,170,881	81
82	Mutual of Omaha	3,721,865	2,183,905	5,905,770	87,070	451,982	539,052	6,444,822	17,058,590	82
83	National Fidelity Life	113,331	.....	113,331	.....	.....	.....	113,331	113,812	83
84	National Life Assurance Co.	5,069,211	14,163,906	19,233,117	2,771,111	39,848,521	42,619,632	61,852,749	93,396,008	84
85	New England Mutual	.....	50,999	50,999	.....	.....	.....	50,999	52,513	85
86	New York Life	7,404,427	3,093,686	10,498,113	329,283	.....	329,283	10,827,396	45,721,665	86
87	North American Life Assurance	24,011,994	8,115,682	32,127,676	28,203,902	39,604,702	67,808,604	99,936,280	185,583,648	87
88	North American Life and Casualty	402,471	306,602	709,073	5,241	35,018	40,259	749,332	1,876,134	88
89	North West Life Assurance Co. of Canada	2,593,743	.....	2,593,743	1,149,931	.....	1,149,931	3,743,674	27,661,333	89
90	Northern Life Assurance of Canada	10,714,461	2,267,890	12,982,351	7,203,670	420,255	7,623,925	20,606,276	34,006,274	90
91	Norwich Union Life	3,408,534	722,007	4,130,541	1,142,880	4,224,128	5,367,008	9,497,549	16,523,139	91

TABLE I. LIFE INSURANCE — DIRECT PREMIUMS ON ONTARIO BUSINESS, 1980 (cont'd.)

	Name of Company	Direct Assurance Premiums			Direct Consideration for Annuities			Total Direct Premium Income Ontario	Canada Premiums	
		Ordinary and Industrial	Group	Total	Ordinary	Group	Total			
		$	$	$	$	$	$	$	$	
92	Occidental Life of California	12,233,225	1,167,053	13,400,278	1,013	565,613	566,626	3,966,904	38,160,950	92
93	Occidental Life of Canada	1,073,733	.....	1,073,733	1,209,359	598,721	1,808,080	288,183	10,867,576	93
94	Old Republic Life	.....	546,190	546,190	.....	.....	.....	546,190	969,511	94
95	Paul Revere Life	1,547,873	99,061	1,646,934	162,084	.....	162,084	1,809,018	4,388,048	95
96	Penn Mutual Life	1,577	.....	1,577	.....	.....	.....	1,577	1,577	96
97	Pennsylvania Life	252,299	134,995	387,294	.....	.....	.....	387,294	2,629,166	97
98	PHF Life	.....	5,657	5,657	.....	.....	.....	5,657	39,599	98
99	Phoenix Assurance Company Ltd.	66,197	.....	66,197	.....	.....	.....	66,197	72,619	99
100	Pierce National Life	7,735	.....	7,735	.....	.....	.....	7,735	1,824,182	100
101	Pitts Life	295,394	274,604	569,998	30,430	.....	30,430	600,428	828,771	101
102	Presbyterian Ministers	83,317	.....	83,317	87	.....	87	83,404	135,631	102
103	Les Prevoyants du Canada	537,452	25,046	562,498	63,951	149,850	213,801	776,299	30,588,499	103
104	Les Prevoyants du Canada (Pens.)	.....	.....	.....	9,712	.....	9,712	9,712	344,289	104
105	Provident Alliance Life Insurance Co.	.....	1,419,909	1,419,909	.....	.....	.....	1,419,909	5,092,678	105
106	Provident Life and Accident	7,246	519,902	527,148	.....	.....	.....	527,148	729,147	106
107	Prudential of America	58,222,127	21,109,720	79,331,847	10,952,726	2,542,319	13,495,045	92,826,892	205,516,326	107
108	Prudential of England	35,989,957	1,735,933	37,725,890	9,686,707	24,032,464	33,719,171	71,445,061	151,912,560	108
109	Reliable Life	216,529	583,214	799,743	.....	.....	.....	799,743	2,306,977	109
110	Royal Insurance Co. Ltd.	2,712,076	357,880	3,069,956	113,085	.....	113,085	3,183,041	13,207,490	110
111	Sauvegard Life	594,982	55	595,037	258,879	.....	258,879	853,916	54,812,284	111
112	Safeco Life	.....	19,691	19,691	.....	.....	.....	19,691	48,421	112
113	Seabord Life	149,561	258,786	408,347	1,182	.....	1,182	409,529	4,510,710	113
114	Sovereign Life	3,178,733	*−47,311*	3,131,422	189,771	.....	189,771	3,321,193	10,245,286	114
115	Standard Life	13,348,108	1,309,268	14,657,376	5,458,196	169,657,519	175,115,715	189,773,091	323,265,551	115
116	State Farm Life	6,245,085	185,012	6,430,097	343,975	.....	343,975	6,774,072	8,194,865	116
117	State Mutual Life Ass. of America	782	99,571	100,353	.....	.....	.....	100,353	104,505	117
118	Sun Alliance and London Assurance	870,577	38,234	908,811	162	.....	162	908,973	1,985,534	118
119	Sun Life of Canada	53,568,889	42,327,154	95,896,043	52,084,602	31,892,890	83,977,492	179,873,535	528,079,290	119
120	Teachers Insurance and Annuity	65,076	.....	65,076	321,858	.....	321,858	386,934	4,358,761	120
121	Toronto Mutual	3,875,257	.....	3,875,257	120,912	.....	120,912	3,996,169	4,989,269	121
122	Travelers Insurance	1,101,898	1,787,161	2,889,059	3,277	434,042	437,319	3,326,378	7,325,834	122
123	Travelers Life Insurance Co. of Canada	1,434,225	4,100,630	5,534,855	4,005,375	3,968,177	7,973,552	13,508,407	33,123,463	123
124	Union Mutual Life	21,303	7,357	28,660	.....	.....	.....	28,660	340,332	124
125	United American Ins. Co.	73,351	.....	73,351	.....	.....	.....	73,351	1,040,084	125
126	United Benefit	222,368	3,167	225,535	72	.....	72	225,607	416,497	126
127	Washington National Insurance	.....	163	163	.....	.....	.....	163	163	127
128	Wawanesa Mutual	649,226	22,080	671,306	587,848	.....	587,848	1,259,154	8,732,575	128
129	Western Life	727,144	.....	727,144	23,955	.....	23,955	751,099	1,845,694	129
130	Zurich Life	4,735,863	1,468,828	6,204,691	2,650,340	1,164,354	3,814,694	10,019,383	27,448,941	130
	Totals — 1980	846,358,307	374,238,745	1,220,597,052	642,159,022	844,717,068	486,876,090	2,707,473,142	5,637,813,121	
	Totals — 1979	798,107,212	329,427,127	127,534,339	475,474,975	666,290,186	1,141,765,161	2,269,299,500	5,445,755,542	

	Name of Company	Assurance Contracts: Ordinary and Industrial	Assurance Contracts: Group	Assurance Contracts: Total Payments Assurance Contracts	Annuity Contracts: Ordinary	Annuity Contracts: Group	Annuity Contracts: Total Payments Annuity Contracts	Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		$	$	$	$	$	$	$	$	
1	Abbey Life of Canada	1,817,452	130	1,817,582	1,152,949	.....	1,152,949	2,970,531	3,663,509	1
2	Acadia Life	605,154	.....	605,154	527,282	.....	527,282	1,132,436	2,787,678	2
3	Aeterna Life	1,438	.....	1,438	94,585	.....	94,585	96,023	4,294,116	3
4	Aetna Life	500,817	9,147,902	9,648,719	299	146,022	146,321	9,795,040	12,592,872	4
5	Alexander Hamilton Life of America	.....	577,612	577,612	.....	.....	.....	577,612	2,015,484	5
6	Alliance Mutual Life	282,160	207,191	489,351	67,011	5,176	72,187	561,538	27,801,576	6
7	Allstate Life	17,723	18,090	35,813	.....	.....	.....	35,813	75,303	7
8	Allstate Life of Canada	754,207	2,069,494	2,823,701	318,637	170,849	489,486	3,313,187	5,446,214	8
9	American Bankers Life Assur. Co.	.....	118,526	118,526	.....	.....	.....	118,526	464,887	9
10	American Health & Life	.....	.....	.....	.....	.....	.....	.....	.....	10
11	American Life	5,633	3,494	9,127	.....	.....	.....	9,127	89,650	11
12	American United Life	1,519	.....	1,519	.....	.....	.....	1,519	4,160	12
13	Artisans Life Insurance Co.	258,815	22,053	280,868	254,440	34,184	288,624	569,492	23,234,062	13
14	L'Assur-Vie Desjardins	70,846	3,098,533	3,169,379	82,162	21,187	103,349	3,272,728	103,863,941	14
15	Assumption Mutual Life	23,322	.....	23,322	.....	.....	.....	23,322	4,706,315	15
16	Atlantic Mutual Life Ins. Co.	.....	59,396	59,396	.....	.....	.....	59,396	1,092,121	16
17	Bankers Life. Co.	.....	195,418	195,418	.....	14,312	14,312	209,730	336,171	17
18	Canada Life Assurance	31,014,546	25,609,483	56,624,029	29,145,258	11,741,945	40,887,203	97,511,232	193,606,096	18
19	Canadian General Life	168,087	939,924	1,108,011	1,356	.....	1,356	1,109,367	3,034,797	19
20	Capitol Life	.....	33,276	33,276	.....	.....	.....	33,276	33,276	20
21	Carolina Life & Accident	1,195	.....	1,195	.....	.....	.....	1,195	1,195	21
22	Charter National Life	.....	.....	.....	.....	.....	.....	.....	.....	22
23	Chrysler Life Insurance Co. of Canada	.....	120,092	120,092	.....	.....	.....	120,092	267,276	23
24	Citadel Life Assur. Co.	2,316,365	650,830	2,967,195	941,544	30,112	971,656	3,938,851	12,422,315	24
25	College Retirement Equities Fund	.....	.....	.....	45,280	.....	45,280	45,280	593,625	25
26	Colonia Life Insurance Co.	1,129,644	36,468	1,166,112	176,502	.....	176,502	1,342,614	2,154,505	26
27	Combined Insurance Co. of America	976,094	.....	976,094	.....	.....	.....	976,094	2,323,028	27
28	Commercial Life of Canada	1,669,004	458,369	2,127,373	2,572,812	564,431	3,137,243	5,264,616	7,910,525	28
29	Commercial Union Assurance Co.	2,342,263	460,145	2,802,408	986,097	52,221	1,038,318	3,840,726	13,231,476	29
30	Confederation Life	18,574,467	24,203,541	42,778,008	19,160,788	40,253,219	59,414,007	102,192,015	180,873,521	30
31	Connecticut General	34,312	925,284	959,596	1,194	88,393	89,587	1,049,183	1,376,885	31
32	Constellation Assurance	54,500	342,013	396,513	.....	.....	.....	396,513	973,168	32
33	Continental Assurance	.....	94,570	94,570	.....	43,569	43,569	138,139	213,139	33
34	Co-operative Life Insurance	233,604	4,082,166	4,315,770	62,301	168,551	230,852	4,546,622	25,543,522	34
35	Co-operators Life Insurance Assoc.	4,231,005	.....	4,231,005	3,586,664	71,348	3,658,012	7,889,017	7,889,017	35
36	Credit Life	.....	.....	.....	.....	.....	.....	.....	.....	36
37	Crown Life	16,593,286	8,661,900	25,255,186	8,375,456	9,597,984	17,973,440	43,228,626	108,917,023	37
38	Cumis Life Insurance Co.	80,928	9,779,453	9,860,381	256,978	840,839	1,097,817	10,958,198	17,877,345	38
39	Cuna Mutual	703,812	38,583	742,395	827,026	.....	827,026	1,569,421	2,564,462	39
40	Dominion Life Assurance	10,677,264	3,175,870	13,853,134	12,189,549	2,312,013	14,501,562	28,354,696	59,765,444	40
41	Dominion of Canada General	1,451,123	937,232	2,388,355	2,798,244	85,240	2,883,484	5,271,839	8,407,584	41
42	Eaton/Bay Life Assurance Co.	2,212,720	2,236,768	4,449,488	2,894,137	40,923	2,935,060	7,384,548	16,570,734	42
43	L'Economie Mutuelle	36,059	.....	36,059	106,877	.....	106,877	142,936	6,255,083	43
44	Empire Life	5,608,383	1,141,457	6,749,840	3,349,215	1,318,335	4,667,550	11,417,390	23,702,483	44

TABLE II. LIFE INSURANCE — DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1980 (cont'd.)

	Name of Company	Assurance Contracts			Annuity Contracts			Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		Ordinary and Industrial	Group	Total Payments Assurance Contracts	Ordinary	Group	Total Payments Annuity Contracts			
		$	$	$	$	$	$	$	$	
45	Equitable Life Assurance U.S.	106,842	2,436,270	2,543,112	2,468	217,899	220,367	2,763,479	5,238,490	45
46	Equitable Life Canada	5,373,679	1,720,047	7,093,726	2,745,789	734,896	3,480,685	10,574,411	20,345,111	46
47	Excelsior Life Insurance Company	9,936,103	10,433,687	20,369,790	6,598,623	68,175,129	74,773,752	95,143,542	145,394,134	47
48	Family Life Insurance Co.	1,007,012	.....	1,007,012	2,497,308	1,280,892	3,778,200	4,785,212	18,642,606	48
49	Federal Home Life Insurance Co.	19,453	4,489	23,942	.....	.....	.....	23,942	23,942	49
50	Federated Life Insurance Co.	55,700	.....	55,700	81,829	.....	81,829	137,529	513,358	50
51	Fidelity Life Assurance	303,830	13,429	317,259	263,988	17,308	281,296	598,555	7,598,119	51
52	Financial Life Assurance Canada	18,260	42,055	60,315	.....	45,433	45,433	105,748	678,536	52
53	Ford Life	.....	205,492	205,492	.....	.....	.....	205,492	949,544	53
54	Franklin Life	41,246	.....	41,246	9,085	.....	9,085	50,331	61,021	54
55	General American Life	856	33,875	34,731	.....	.....	.....	34,731	35,563	55
56	General Reassurance	24,409	.....	24,409	.....	.....	.....	24,409	45,523	56
57	Gerling Global Life	1,262,482	195,323	1,457,805	842,927	185,378	1,028,305	2,486,110	3,991,362	57
58	Glacier National Life Assurance	24,921	.....	24,921	.....	.....	.....	24,921	245,008	58
59	Globe Life Insurance Co.	118,147	304,442	422,589	80,523	.....	80,523	503,112	1,231,018	59
60	Great West Life	24,895,912	18,328,774	43,224,686	18,308,045	25,974,167	44,282,212	87,506,898	286,747,737	60
61	Hartford Life	.....	13,500	13,500	.....	.....	.....	13,500	13,500	61
62	Imperial Life Ass. Co. of Canada	14,593,259	6,651,021	21,244,280	12,217,527	3,505,660	15,723,187	36,967,467	76,210,901	62
63	Industrial Life Insurance Company	1,093,176	759,403	1,852,579	7,447,699	1,639,951	9,087,650	10,940,229	82,017,068	63
64	John Alden Life	.....	24,409	24,409	22,998	.....	22,998	47,407	594,055	64
65	John Hancock Mutual Life	81,590	1,106,014	1,187,604	2,864	39,689	42,553	1,230,157	2,062,287	65
66	Laurentian Mutual Assurance	233,752	.....	233,752	130,963	.....	130,963	364,715	23,439,162	66
67	Laurier Life	455,756	556,621	1,012,377	.....	.....	.....	1,012,377	1,565,394	67
68	Life Insurance of North America	.....	19,070	19,070	.....	.....	.....	19,070	235,815	68
69	Life Investors Ins. Co. of America	.....	432,929	432,929	.....	.....	.....	432,929	502,471	69
70	London Life	114,082,018	25,965,110	140,047,128	15,490,753	13,326,733	28,817,486	168,864,614	287,578,792	70
71	Maccabees Mutual	141,779	47,355	189,114	.....	.....	.....	189,144	1,035,587	71
72	Manufacturers Life	23,947,703	3,352,334	27,300,037	48,359,180	43,248,759	91,607,939	118,907,976	251,897,500	72
73	Maritime Life Assurance	4,077,296	3,597,457	7,674,753	5,219,328	395,233	5,614,561	13,289,314	42,600,700	73
74	Massachusetts General Life	124,255	.....	124,255	3,350	.....	3,350	127,605	262,049	74
75	Massachusetts Mutual	35,817	113,785	149,602	5,389	35,931	41,320	190,922	335,344	75
76	Metropolitan Life	53,886,069	21,079,418	74,965,487	4,609,244	8,911,311	13,520,555	88,486,064	216,955,407	78
77	Ministers Life and Casualty	148,061	.....	148,061	.....	.....	.....	148,061	226,269	77
78	Minnesota Mutual	88	753	841	.....	1,631	1,631	2,472	9,025	78
79	Monarch Life Assurance	6,957,522	58,880	7,016,402	5,501,916	2,277,262	7,779,178	14,795,580	43,465,765	79
80	Montreal Life	2,120,392	214,382	2,334,774	634,988	1,982,491	2,617,479	4,952,253	14,000,628	80
81	Mony Life	436,610	.....	436,610	535,673	.....	535,673	972,283	2,231,792	81
82	Mutual Life and Citizens' Assurance	128,300	.....	128,300	.....	.....	.....	128,300	336,341	82
83	Mutual Life Ass. Co. of Canada	66,347,696	19,225,100	85,572,796	32,332,036	20,845,529	53,177,565	138,750,361	281,633,551	83
84	Mutual Life of New York	1,119,733	5,765	1,125,498	17,554	40,279	57,833	1,183,331	3,434,646	84
85	Mutual of Omaha	1,575,348	1,357,888	2,933,236	213,524	45,496	259,020	3,192,256	9,538,559	85
86	National Life Assurance Co.	3,158,323	6,869,838	10,028,161	1,206,761	24,902,317	26,109,078	36,137,239	52,849,262	86
87	New England Mutual	.....	51,726	51,726	.....	.....	.....	51,726	58,715	87
88	New York Life	5,056,232	2,457,390	7,513,622	396,010	87,568	483,578	7,997,200	27,041,152	88
89	North American Life Assurance	18,429,897	5,593,020	24,022,917	13,948,559	57,306,802	71,255,361	95,278,278	157,133,582	89
90	North American Life and Casualty	411,260	34,982	446,242	4,095	147,504	151,599	597,841	1,774,327	90
91	North West Life Assurance Co. of Canada	748,762	.....	748,762	201,891	.....	201,891	950,653	7,612,127	91

	Name of Company	Assurance Contracts: Ordinary and Industrial	Assurance Contracts: Group	Assurance Contracts: Total Payments Assurance Contracts	Annuity Contracts: Ordinary	Annuity Contracts: Group	Annuity Contracts: Total Payments Annuity Contracts	Total Disbursements in Respect of All Contracts Ontario	Canada Total	
		$	$	$	$	$	$	$	$	
94	Occidental Life of California	4,803,605	691,765	5,495,370	4,026	165,136	169,162	5,664,532	14,341,240	94
95	Occidental Life of Canada	270,261	...	270,261	1,391,174	190,102	1,581,276	1,851,537	5,912,344	95
96	Old Republic Life	...	611,479	611,479	...	...	...	611,479	1,388,413	96
97	Paul Revere Life	576,369	53,894	630,263	86,181	...	86,181	716,444	1,528,946	97
98	Penn Mutual Life	398	...	398	...	...	...	398	398	98
99	Pennsylvania Life	51,552	173,335	224,887	...	...	...	224,887	779,446	99
100	PHF Life	...	945	945	...	...	...	945	29,099	100
101	Phoenix Assurance Company, Limited	348,995	...	348,995	...	...	...	348,995	576,486	101
102	Pierce National Life	2,304	...	2,304	...	...	...	2,304	422,053	102
103	Pitts Life	41,747	118,669	160,416	10,580	...	10,580	170,996	460,748	103
104	Presbyterian Ministers	24,850	...	24,850	...	...	...	24,850	79,829	104
105	Les Prevoyants du Canada	344,243	...	344,243	20,531	...	20,531	364,774	16,628,002	105
106	Les Prevoyants du Canada (Pens.)	...	...	...	33,992	...	33,992	33,992	1,225,491	106
107	Provident Alliance Life Insurance Co.	...	255,874	255,874	...	...	...	255,874	873,813	107
108	Provident Life and Accident	8,405	236,790	245,195	...	...	...	245,195	336,245	108
109	Prudential Assurance of America	46,987,168	19,200,597	66,187,765	6,245,472	2,751,287	8,996,759	75,184,524	156,130,930	109
110	Prudential Assurance of England	28,509,864	1,987,483	30,497,347	2,147,361	11,934,168	14,081,529	44,578,876	101,275,969	110
111	Reliable Life	175,393	536,432	711,825	...	...	...	711,825	1,716,272	111
112	Royal Insurance Co.	1,760,100	122,786	1,882,886	285,359	...	285,359	2,168,245	7,915,536	112
113	Sauvegarde Life	548,383	...	548,383	763,200	...	763,200	1,311,583	37,458,280	113
114	Safeco Life	...	41,337	41,337	...	...	...	41,337	41,337	114
115	Seabord Life	68,368	65,000	133,368	7,081	...	7,081	140,449	351,772	115
116	Sovereign Life	2,273,092	*−15,669*	2,257,423	355,248	...	355,248	2,612,671	7,918,058	116
117	Standard Life	12,239,836	1,095,965	13,335,801	7,276,679	76,388,805	83,665,484	97,001,285	186,930,962	117
118	State Farm Life	2,039,785	266,871	2,306,656	433,907	...	433,907	2,740,563	3,413,676	118
119	State Mutual Life Ass. of America	236	137,724	137,960	...	...	...	137,960	137,960	119
120	Storebrand International	...	...	...	...	...	...	...	...	120
121	Sun Alliance and London Assurance	271,086	...	271,086	11,638	...	11,638	282,724	798,591	121
122	Sun Life of Canada	46,769,328	40,476,953	87,246,281	32,265,935	12,635,367	44,901,302	132,147,583	375,242,506	122
123	Teachers Insurance and Annuity	76,841	...	76,841	681,443	...	681,443	758,284	4,013,735	123
124	Toronto Mutual Life	1,894,326	...	1,894,326	23,431	...	23,431	1,917,757	2,863,965	124
125	Travelers Insurance	1,505,199	2,123,625	3,628,824	54,536	598,639	653,175	4,281,999	8,617,238	125
126	Travelers Life Insurance Co. of Canada	234,203	3,677,283	3,911,486	4,183,589	1,392,394	5,575,983	9,487,469	17,843,688	126
127	Union Mutual Life	25,621	321	25,942	256	...	256	26,198	308,222	127
128	United American Ins. Co.	10,785	...	10,785	...	...	...	10,785	218,242	128
129	United Benefit Life	322,273	...	322,273	3,969	...	3,969	326,242	494,336	129
130	Washington National Insurance	...	*−3,780*	*−3,780*	...	...	...	*−3,780*	*−3,780*	130
131	Wawanesa Mutual Life	261,143	95,000	356,143	534,123	...	534,123	890,266	5,174,139	131
132	Western Life	535,498	...	535,498	80,410	...	80,410	615,908	1,102,665	132
133	Zurich Life	3,237,906	1,115,950	4,353,856	2,001,231	427,698	2,428,929	6,782,785	18,051,590	133
	Totals — 1980	632,441,174	307,628,098	940,069,272	334,431,394	455,378,312	789,809,706	1,729,878,978	3,986,952,022	
	Totals — 1979	549,338,156	282,647,955	831,986,111	236,287,096	334,294,471	570,581,567	1,402,567,678	3,029,948,226	

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1980

	Name of Company	Direct in Force at End of 1979		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No	Amount	
			$		$		$		$	
1	Abbey Life of Canada	9,604	398,165,963	785	130,994,374	*−320*	17,661,484	465	148,655,858	1
2	Acadia Life	6,892	129,591,994	634	27,951,367	26	1,238,902	660	29,190,269	2
3	Aeterna Life	393	4,538,404	15	277,000	.....	1,800	15	278,800	3
4	Aetna Life	1,928	1,777,200,030	37	54,816,569	.....	1,181	37	54,817,750	4
5	Alexander Hamilton Life of America	34,876	84,265,032	14,422	39,065,693	.....	.....	14,422	39,065,693	5
6	Alliance Mutual Life	2,743	106,940,896	152	5,001,304	125	23,907,324	277	28,908,628	6
7	Allstate Life	913	6,639,000	.....	.....	8	77,000	8	77,000	7
8	Allstate Life of Canada	19,309	867,300,000	4,094	228,361,000	21	36,537,000	4,115	264,898,000	8
9	American Bakers Life Assur. Co.	.....	19,494,716	.....	6,055,118	.....	.....	.....	6,055,118	9
10	American Health & Life	2	650,678	.....	.....	.....	.....	.....	.....	10
11	American Life	114	2,799,000	83	13,025,000	14	441,000	97	13,466,000	11
12	American United	11	9,652	.....	.....	.....	.....	.....	.....	12
13	Artisans Life Insurance Co.	4,207	42,401,440	267	4,318,036	10	1,220,131	277	5,538,167	13
14	L'Assur-Vie Desjardins	1,005	371,095,044	34	1,259,700	1	133,821	35	1,393,521	14
15	Assumption Mutual Life	321	9,073,517	12	789,000	.....	1,977,012	12	2,766,012	15
16	Atlantic Mutual Life Ass. Co.	40	12,069,500	.....	.....	.....	1,286,000	.....	1,286,000	16
17	Bankers Life Co.	624,283,192	414,983,390	.....	*−3,232,949*	411,750,441	.....	.....	17	
18	Canada Life Assurance	134,400	10,865,331,625	10,030	1,204,228,997	11	718,375,713	10,041	1,922,604,710	18
19	Canadian General Life	1,281	739,340,568	1,492	353,419,645	18	18,491,647	1,510	371,911,292	19
20	Capitol Life	224	9,593,401	10	1,156,492	.....	.....	10	1,156,492	20
21	Carolina Life & Accident	136	638,670	605	2,628,417	5	19,480	610	2,647,897	21
22	Charter National Life	17	646,716	7	183,000	.....	999	7	183,999	22
23	Chrysler Life Insurance Co. of Canada	7,295	23,368,089	2,569	13,489,571	.....	.....	2,569	13,489,571	23
24	Citadel Life Assur. Co.	18,878	453,276,679	1,599	117,458,787	66	59,782,367	1,665	177,241,154	24
25	College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	25
26	Colonia Life Insurance Co.	6,534	138,471,353	1,428	81,592,095	48	1,521,940	1,476	83,114,035	26
27	Combined Insurance Co. of America	32,021	176,517,958	8,842	44,871,733	.....	.....	8,842	44,871,733	27
28	Commercial Life of Canada	30,002	669,659,501	2,894	141,784,700	3,297	80,218,191	6,191	222,002,891	28
29	Commercial Union Assurance Co.	19,360	946,619,864	2,807	232,548,998	279	62,533,237	3,086	295,082,235	29
30	Confederation Life	97,247	9,137,383,692	5,749	1,689,258,582	*−1,084*	1,734,993,520	4,665	3,424,252,102	30
31	Connecticut General	134	187,128,273	2	9,272,000	.....	39,389,845	2	48,661,845	31
32	Constellation Assurance	287	115,880,250	.....	.....	.....	112,968,092	.....	112,968,092	32
33	Continental Assurance	13	28,595,645	.....	.....	1	3,061,703	1	3,061,703	33
34	Co-operative Life Insurance	3,766	904,113,563	60	39,487,590	85	110,384,567	145	149,872,157	34
35	Co-operators Life Insurance Assoc.	113,689	744,572,683	151,607	548,412,237	689	19,730,060	152,296	568,142,297	35
36	Credit Life	.....	.....	.....	.....	.....	.....	.....	.....	36
37	Crown Life	117,397	4,918,678,560	9,236	771,653,133	1,229	98,646,652	10,465	870,299,785	37
38	Cumis Life Insurance Co.	8,081	2,538,861,674	1,209	119,324,614	321	54,252,875	1,530	173,577,489	38
39	Cuna Mutual	12,528	96,050,998	.....	1,500	.....	1,219,769	.....	1,221,269	39
40	Dominion Life Assurance	53,454	1,777,160,033	3,716	291,269,748	.....	473,577,006	3,716	764,846,754	40
41	Dominion of Canada General	11,466	460,585,026	116	23,152,546	.....	17,733,428	116	40,885,974	41
42	Eaton/Bay Life Assurance Co.	48,895	1,033,792,939	4,599	169,969,437	2,180	101,372,928	6,779	271,342,365	42
43	L'Economie Mutuelle	1,876	19,086,773	193	38,307,727	29	120,335	222	3,951,062	43
44	Empire Life	53,048	1,038,117,538	6,402	175,622,993	.....	53,358,327	6,402	228,981,320	44
45	Equitable Life Assurance U.S.	359	635,308,331	12	103,554,896		19,327,954	12	122,882,850	45

TABLE III. LIFE INSURANCE—LIABILITY OF POLICIES IN ONTARIO, 1980 (concl.)

	Name of Company	Direct in Force at End of 1979		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
46	Equitable Life Canada	31,383	1,285,094,643	2,416	162,607,287	*−3*	52,447,521	2,413	215,054,808	46
47	Excelsior Life Insurance Company	51,812	3,669,434,047	5,562	558,395,032	156	534,628,727	5,718	1,093,023,759	47
48	Family Life Insurance Co.	6,658	208,991,092	256	19,672,782	25	707,400	281	20,380,182	48
49	Federal Home Life Insurance Co.	138	2,038,576	.....	.....	.....	149	.....	149	49
50	Federated Life Insurance Co.	1,455	38,993,990	196	9,862,999	6	579,431	202	10,442,430	50
51	Fidelity Life	1,872	69,231,902	133	7,797,723	13	6,760,833	146	14,558,556	51
52	Financial Life Assurance	431	23,412,931	207	9,105,371	.....	*−362,532*	207	8,742,839	52
53	Ford Life	.....	63,838,067	.....	31,605,055	.....	.....	.....	31,605,055	53
54	Franklin Life	799	16,445,508	11	*−25,294*	12	.....	23	*−25,294*	54
55	General American Life	13	5,469,913	.....	.....	.....	978,556	.....	978,556	55
56	Gerling Global Life	8,794	231,259,976	1,257	79,709,838	70	6,097,428	1,327	85,807,266	56
57	Glacier National Life	475	6,783,641	.....	.....	.....	.....	.....	.....	57
58	Globe Life Insurance Co.	1,192	38,094,762	129	4,652,627	7	2,446,647	136	7,099,274	58
59	Great West Life	92,691	7,120,685,082	8,016	1,545,958,521	*−34*	1,929,664,518	7,982	3,475,623,039	59
60	Hartford Life	.....	.....	.....	.....	.....	.....	.....	.....	60
61	Imperial Life Ass. Co. of Canada	71,499	2,270,808,540	3,399	300,945,478	172	391,144,066	3,571	692,089,544	61
62	Industrial Life Insurance Company	22,825	423,508,926	2,117	62,624,548	337	41,478,748	2,454	104,103,296	62
63	John Alden Life	4	9,767,387	.....	.....	4	9,767,387	4	9,767,387	64
64	John Hancock Mutual Life	414	466,463,866	10	7,461,367	2	65,704,556	12	73,165,923	64
65	Laurentian Mutual Assurance	4,133	33,112,802	131	3,589,067	38	736,533	169	4,325,600	67
66	Laurier Life	9,222	157,684,052	188	55,367,220	53	54,587,726	241	109,954,946	66
67	Life Insurance of North America	13	28,977,683	.....	132,500	.....	9,276,209	.....	9,408,709	67
68	Life Investors Ins. Co. of America	.....	.....	.....	.....	.....	.....	.....	.....	68
69	London Life	1,122,297	17,441,702,503	67,887	1,994,868,736	17,292	2,708,549,886	85,179	4,703,418,622	69
70	Maccabees Mutual	1,549	171,469,555	.....	.....	6	74,237	6	74,237	70
71	Manufacturers Life	140,146	3,727,714,667	10,288	581,137,111	868	304,892,377	11,156	886,029,488	71
72	Maritime Life Assurance	18,526	2,412,741,618	3,585	446,258,496	114	411,089,171	3,699	857,347,667	72
73	Massachusetts General Life	1,223	8,053,918	.....	.....	.....	70,894	.....	70,894	73
74	Massachusetts Mutual	129	9,244,248	20	6,092,122	.....	642,880	20	6,735,002	74
75	Metropolitan Life	552,468	8,576,010,807	23,912	1,107,867,294	7,695	636,904,603	31,607	1,744,771,897	75
76	Ministers Life-A Mutual Co.	783	3,569,836	.....	.....	*−4*	23,711	*−4*	23,711	76
77	Minnesota Mutual	109	1,577,929	33	47,961	2	139,434	35	187,395	77
78	Monarch Life Assurance	46,766	948,002,318	6,401	278,537,602	2,635	101,083,000	9,036	379,620,602	78
79	Montreal Life	18,177	308,769,560	1,346	54,341,530	288	18,094,939	1,634	72,436,469	79
80	Mony Life	3,917	101,314,333	918	40,149,554	69	3,139,999	987	43,289,553	80
81	Mutual Life Ass. Co. of Canada	358,615	10,063,011,942	24,990	1,481,454,920	4,198	764,379,035	29,188	2,245,833,955	81
82	Mutual Life of New York	4,583	33,123,181	.....	438,000	21	1,767,786	21	2,205,786	82
83	Mutual of Omaha	14,011	685,822,123	2,362	160,509,222	1,413	209,967,991	3,775	370,477,213	83
84	National Fidelity Life	.....	.....	90	6,099,351	.....	.....	90	6,099,351	84
85	National Life Assurance Co.	20,919	2,727,392,818	1,661	186,383,264	55	188,438,589	1,716	374,821,853	85
86	New England Mutual	7	5,488,500	1	100,000	.....	2,691,000	1	2,791,000	86
87	New York Life	.....	580,643	.....	91,252	.....	.....	.....	91,252	87
88	North American Life Assurance	94,856	5,062,490,698	8,165	848,028,220	626	115,788,523	8,791	963,816,743	88
89	North American Life and Casualty	3,597	84,926,203	.....	31,268,000	39	617,065	39	31,885,065	89
90	North West Life Assurance Co. of Canada	1,056	79,961,894	397	34,509,504	163	14,257,572	560	48,767,076	90
91	Northern Life Assurance of Canada	42,402	1,218,010,530	4,164	283,453,902	25	36,730,970	4,189	320,184,872	91
92	Norwich Union Life	15,130	366,795,407	1,089	37,703,178	154	44,555,301	1,243	82,258,479	92

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1980 (cont'd.)

	Name of Company	Direct in Force at End of 1979		Additions				Total Additions		
				New Issued		All Other Additions				
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
93	Occidental Life of California	54,939	2,254,935,868	5,401	547,401,130	655	32,657,080	6,056	580,058,210	93
94	Occidental Life of Canada	2,041	64,810,170	1,372	61,682,005	2	53,655	1,374	61,735,660	94
95	Old Republic Life	.....	146,320,745	.....	50,683,000	.....	.....	.....	50,683,000	95
96	Paul Revere Life	6,225	190,687,554	776	46,416,248	16	493,910	792	46,910,158	96
97	Penn Mutual Life	12	161,329	.....	.....	.....	148	.....	148	97
98	Pennsylvania Life	2,017	51,186,922	33	380,150	1	5,796,873	34	6,177,023	98
99	PHF Life	3	4,746,504	.....	.....	.....	.....	.....	.....	99
100	Phoenix Assurance Company Limited	12	273,399	.....	.....	.....	26,690	.....	26,690	100
101	Pierce National Life	67	96,880	4	12,470	.....	2,343	4	14,813	101
102	Pitts Life	2,435	90,017,866	514	54,561,785	9	4,067,270	523	58,629,055	102
103	Presbyterian Ministers	1,425	12,772,911	5	227,206	1	51,566	6	278,772	103
104	Les Prevoyants du Canada	3,819	39,297,099	166	3,819,508	68	1,096,999	234	4,916,507	105
106	Les Prevoyants du Canada (Pens.)	.....	.....	.....	.....	.....	.....	.....	.....	105
106	Provident Alliance Life Insurance Co.	2	77,861,130	.....	.....	.....	19,661,464	.....	19,661,464	106
107	Provident Life and Accident	100	56,300,980	9	12,008,696	1	25,471,210	10	37,479,906	107
108	Prudential of America	547,935	8,620,232,474	28,816	967,782,777	1,899	71,856,752	30,715	1,039,639,529	108
109	Prudential of England	97,648	2,214,935,117	8,866	421,139,684	1,407	62,787,528	10,273	483,927,212	109
110	Reliable Life	2,692	457,967,508	175	449,162,973	135	2,707,850	310	451,870,823	110
111	Royal Insurance Co.	11,783	288,795,294	972	38,361,078	3,709	77,239,241	4,681	115,600,319	111
112	Sauvegarde Life	6,519	45,808,126	109	5,993,552	73	881,690	182	6,875,242	112
113	Safeco Life	.....	.....	.....	.....	.....	.....	.....	.....	113
114	Seabord Life	327	166,278,511	393	50,432,364	12	206,919,888	405	257,352,252	114
115	Sovereign Life	22,011	259,678,542	1,689	81,985,596	4,013	42,991,579	5,702	124,977,175	115
116	Standard Life	40,101	925,488,201	2,279	137,684,451	429	34,118,090	2,708	171,802,541	116
117	State Farm Life	31,981	581,731,817	4,788	147,779,617	.....	4,554,937	4,788	152,334,554	117
118	State Mutual Life Ass. of America	9	17,828,729	.....	.....	.....	14,774	.....	14,774	118
119	Storebrand International	.....	.....	.....	.....	.....	.....	.....	.....	119
120	Sun Alliance and London Assurance	4,057	104,983,642	921	61,767,809	.....	1,874,962	921	63,642,771	120
121	Sun Life of Canada	235,941	12,782,080,565	18,571	1,917,974,820	905	457,744,261	19,476	2,375,719,081	121
122	Teachers Insurance and Annuity	302	8,457,861	7	470,500	.....	.....	7	470,500	122
123	Toronto Mutual	29,505	470,920,098	2,085	168,591,341	1,664	77,486,919	3,749	246,078,260	123
124	Travelers Ins. of Hartford	8,402	384,225,004	2	12,928,847	12	2,106,966	14	15,035,813	124
125	Travelers Life Insurance Co. of Canada	6,069	1,020,687,224	1,238	132,505,193	92	122,574,648	1,330	255,079,841	125
126	Union Mutual Life	166	882,779	.....	.....	1	1,818,452	1	1,818,452	126
127	United American Ins. Co.	393	717,400	155	177,600	.....	.....	155	177,600	127
128	United Benefit	2,252	12,929,605	.....	.....	.....	1,000	.....	1,000	128
129	Washington National Insurance	3	4,735,686	.....	18,000	.....	27,422	.....	45,422	129
130	Wawanesa Mutual	3,247	75,061,848	658	24,126,008	52	1,692,857	710	25,818,865	130
131	Western Life	4,408	61,331,739	176	24,793,564	.....	.....	176	24,793,564	131
132	Zurich Life	7	150,693	.....	.....	.....	.....	.....	.....	132
	Totals—1980	4,760,696	143,218,530,988	497,240	22,534,739,301	58,732	13,790,652,231	555,972	36,325,391,532	

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN CANADA, 1980

	Name of Companies	Total Deductions		Direct in Force at End of 1980		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
1	Abbey Life of Canada	1,329	70,437,226	8,740	476,384,595	12,552	825,366,482	12,552	209,341,965	1
2	Acadia Life	621	18,228,899	6,931	140,553,364	18,034	402,823,147	18,034	237,971,270	2
3	Aeterna Life	19	334,315	389	4,482,889	72,407	573,792,697	.....	458,411,456	3
4	Aetna Life	156	171,349,466	1,809	1,660,668,314	3,701	2,207,385,605	3,701	2,195,079,105	4
5	Alexander Hamilton Life of America	18,259	54,308,927	31,039	69,021,798	104,900	240,865,281	104,900	240,865,281	5
6	Alliance Mutual Life	124	1,823,449	2,896	134,026,075	158,217	4,684,308,716	158,398	4,637,119,064	6
7	Allstate Life	29	539,000	892	6,177,000	1,579	12,202,000	7,857	200,005,000	7
8	Allstate Life of Canada	2,526	77,704,000	20,898	1,054,494,000	44,205	1,909,184,000	37,930	1,721,381,000	8
9	American Bankers Life Assur. Co.	.....	435,003	.....	25,114,831	5	92,358,573	.....	92,317,309	9
10	American Health & Life	.....	227,536	2	423,142	2	1,978,692	2	1,978,692	10
11	American Life	.....	.....	211	16,265,000	340	28,827,400	340	13,904,340	11
12	American United	2	1,481	9	8,171	21	19,597	201	29,462,642	12
13	Artisans Life Insurance Co.	259	3,300,720	4,225	44,638,887	155,118	2,611,902,343	155,118	2,548,977,478	13
14	L'Assur-Vie Desjardins	55	35,869,084	985	382,681,416	281,684	13,948,601,563	280,014	13,341,748,007	14
15	Assumption Mutual Life	17	10,257,859	316	1,581,670	46,765	1,079,507,771	46,765	784,652,686	15
16	Atlantic Mutual Life Ins. Co.	12	7,825,000	28	5,530,500	82	40,941,300	578	471,039,050	16
17	Bankers Life Co.	.....	41,500	10	35,992,133	14	55,595,422	14	55,595,422	17
18	Canada Life Assurance	10,725	894,645,068	133,716	11,893,291,267	293,473	26,609,700,501	293,832	26,300,690,616	18
19	Canadian General Life	230	92,648,542	2,561	1,018,603,318	93,590	2,044,797,529	93,590	1,084,237,264	19
20	Capitol Life	43	2,240,081	191	8,509,812	688	30,145,807	688	30,145,807	20
21	Carolina Life & Accident	317	1,404,656	429	1,881,911	429	1,881,911	429	1,881,911	21
22	Charter National Life	3	35,862	3	35,862	64	5,146,669	64	5,146,669	22
23	Chrysler Life Insurance Co. of Canada	3,466	17,002,035	6,398	19,855,625	12,923	40,513,012	12,923	40,513,012	23
24	Citadel Life Assur. Co.	2,113	48,664,396	18,430	581,853,437	47,586	1,635,323,699	47,586	1,461,683,677	24
25	College Retirement Equities Fund	.....	.....	.....	.....	.....	.....	.....	.....	25
26	Colonia Life Insurance Co.	1,113	30,457,388	6,897	191,128,000	8,235	266,786,958	8,020	265,678,780	26
27	Combined Insurance Co. of America	9,052	47,149,211	31,811	174,240,480	94,449	480,715,119	94,449	480,715,119	27
28	Commercial Life of Canada	6,414	179,582,323	29,779	712,080,069	58,640	1,520,924,956	58,649	975,524,284	28
29	Commercial Union Assurance Co.	2,340	121,996,854	20,106	1,119,705,245	65,818	3,162,008,463	65,818	2,589,848,720	29
30	Confederation Life	6,667	2,841,150	95,245	12,558,794,644	243,350	25,266,754,127	244,418	25,851,742,483	30
31	Connecticut General	17	6,681,677	119	229,108,441	233	307,610,860	708	254,168,203	31
32	Constellation Assurance	54	7,845,238	233	221,003,104	628	470,817,237	628	236,772,314	32
33	Continental Assurance	2	9,031,159	12	22,626,189	23	26,734,717	23	26,734,717	33
34	Co-operative Life Insurance	250	128,946,127	3,661	925,039,593	76,063	5,235,437,146	76,063	5,119,663,392	34
35	Co-operators Life Insurance Assoc.	147,141	405,976,967	118,844	906,738,013	118,844	906,738,013	118,844	889,507,269	35
36	Credit Life	.....	.....	.....	.....	.....	.....	.....	.....	36
37	Crown Life	10,389	575,578,389	117,473	5,213,399,956	293,183	13,193,705,399	298,947	13,340,399,878	37
38	Cumis Life Insurance Co.	822	268,919,661	8,789	2,443,519,502	19,906	4,074,422,622	19,906	3,771,835,401	38
39	Cuna Mutual	720	38,001,710	11,808	59,270,557	19,269	106,603,235	19,269	100,260,529	39
40	Dominion Life Assurance	4,487	396,188,297	52,683	2,145,818,490	107,775	3,640,819,164	108,390	3,567,632,057	40
41	Dominion of Canada General	792	22,267,300	10,790	479,203,700	16,544	807,823,567	17,658	861,596,558	41
42	Eaton/Bay Life Assurance Co.	4,844	82,639,143	50,830	1,222,496,161	121,726	2,717,839,474	121,862	2,544,290,469	42
43	L'Economie Mutuelle	133	1,804,313	1,965	21,233,522	373	664,392,588	373	656,424,879	43
44	Empire Life	4,681	116,114,983	54,769	1,150,983,875	98,638	2,145,922,472	99,625	1,927,690,852	44
45	Equitable Life Assurance	56	297,865,989	315	460,325,192	714	796,083,795	713	784,649,614	45

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1980 (cont'd.)

	Name of Companies	Total Deductions		Direct in Force at End of 1980		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No	Amount	No	Amount	
			$		$		$		$	
46	Equitable Life Canada	2,100	122,165,870	31,696	1,377,983,581	49,065	3,761,501,602	49,117	3,299,194,231	46
47	Excelsior Life Insurance Company	5,912	333,127,286	51,618	4,429,330,520	124,642	10,150,578,323	122,801	9,856,374,359	47
48	Family Life Insurance Co.	604	22,772,685	6,335	206,598,589	25,618	841,705,843	25,618	366,708,981	48
49	Federal Home Life Insurance Co.	138	2,038,725	.....	.....	.....	.....	.....	.....	49
50	Federated Life Insurance Co.	186	7,877,155	1,471	41,559,265	4,917	160,190,312	4,917	153,978,246	50
51	Fidelity Life	241	10,655,604	1,777	73,134,854	26,163	1,169,343,844	26,317	788,363,122	51
52	Financial Life Assurance	108	7,714,800	530	24,440,970	5,105	238,660,032	5,105	101,464,039	51
53	Ford Life	.....	41,014,499	.....	54,428,623	.....	299,951,880	.....	299,951,880	53
54	Franklin Life	165	4,528,287	657	11,891,927	852	16,081,027	852	16,081,027	54
55	General American Life	.....	.....	13	6,448,469	15	6,676,330	15	6,676,330	55
56	Gerling Global Life	978	37,213,752	9,143	279,853,490	13,705	593,662,116	.....	234,029,861	56
57	Glacier National Life	34	873,295	441	5,910,346	1,892	29,353,162	1,892	8,029,588	57
58	Globe Life Insurance Co.	208	5,516,844	1,120	39,677,192	2,596	76,465,954	2,596	70,060,208	58
59	Great West Life	7,452	2,485,926,244	93,221	8,110,381,877	310,366	34,157,643,454	313,077	34,058,161,450	59
60	Hartford Life	.....	.....	.....	.....	.....	.....	.....	.....	60
61	Imperial Life Ass. Co. of Canada	5,810	380,728,329	69,260	2,582,169,755	170,169	7,254,032,711	170,834	6,985,203,797	61
62	Industrial Life Insurance Company	2,018	61,463,113	23,261	466,149,109	425,537	7,041,510,238	422,783	6,815,475,194	62
63	John Alden Life	2	228,044	2	9,539,343	8	41,873,518	8	41,873,518	63
64	John Hancock Mutual Life	38	2,069,411	388	537,560,378	725	791,212,264	6,891	732,180,230	64
65	Laurentian Mutual Assurance	507	6,881,647	3,795	30,556,755	539,736	3,713,092,613	152,976	3,181,304,026	65
66	Laurier Life	507	30,122,191	8,956	237,516,807	15,845	362,085,775	15,845	163,335,038	66
67	Life Insurance of North America	3	747,000	10	37,620,322	11	53,050,252	358	90,573,508	67
68	Life Investors Ins. Co. of America	.....	.....	.....	.....	.....	.....	.....	.....	68
69	London Life	79,213	3,249,388,955	1,128,263	18,895,732,170	1,888,004	33,630,291,950	1,888,558	33,373,583,719	69
70	Maccabees Mutual	158	168,075,056	1,397	3,468,736	8,703	24,264,099	8,700	23,755,185	70
71	Manufacturers Life	10,123	318,726,419	141,179	4,295,017,736	311,343	8,422,200,988	313,203	8,675,100,038	71
72	Maritime Life Assurance	1,678	148,506,009	20,547	3,121,583,276	66,140	9,012,846,484	66,140	6,056,524,783	72
73	Massachusetts General Life	134	1,219,136	1,089	6,905,676	2,245	16,201,888	2,221	15,513,531	73
74	Massachusetts Mutual	14	1,015,796	135	14,963,454	176	31,643,644	.....	.....	74
75	Metropolitan Life	42,457	820,014,469	541,618	9,500,768,235	1,929,955	22,401,008,644	1,929,957	22,165,202,395	75
76	Ministers Life-A Mutual Co.	49	160,846	730	3,432,701	1,303	6,584,600	1,303	6,584,600	76
77	Minnesota Mutual	.....	.....	144	1,765,374	341	3,269,107	341	3,269,107	77
78	Monarch Life Assurance	5,498	185,105,697	50,304	1,142,517,223	136,904	2,775,498,227	136,961	2,485,447,923	78
79	Montreal Life	2,148	67,403,306	17,663	313,802,723	65,503	1,547,657,501	59,956	1,360,272,857	79
80	Mony Life	627	25,056,199	4,277	119,547,687	15,747	557,904,252	15,747	408,489,037	80
81	Mutual Life Ass. Co. of Canada	26,356	1,130,456,697	361,447	11,178,389,200	835,864	23,439,044,410	836,251	23,249,943,826	81
82	Mutual Life of New York	353	2,449,347	4,251	32,879,620	12,471	100,742,770	12,471	100,742,770	82
83	Mutual of Omaha	2,199	66,033,555	15,587	990,265,781	47,633	2,594,378,350	46,465	2,443,249,003	83
84	National Fidelity Life	.....	.....	90	6,099,351	92	6,139,351	92	6,139,351	84
85	National Life Assurance Canada	1,728	107,933,149	20,907	2,994,281,522	65,464	6,461,623,331	66,028	5,613,204,743	85
86	New England Mutual	1	87,500	7	8,192,000	8	8,488,000	8	8,488,000	86
87	New York Life	2,140	98,270,124	26,069	1,758,915,141	136,930	4,382,721,508	136,865	4,373,925,409	87
88	North American Life Assurance	7,600	320,322,093	96,047	5,705,985,348	207,310	11,121,941,165	208,489	11,106,102,076	88
89	North American Life and Casualty	384	21,922,711	3,252	94,888,557	9,648	238,116,478	10,141	217,954,333	89
90	North West Life Assurance Co. of Canada	214	17,816,322	1,402	110,912,648	14,622	695,801,822	15,255	338,550,957	90
91	Northern Life Assurance of Canada	4,149	136,530,070	42,442	1,401,665,332	67,900	2,354,104,024	68,936	2,031,801,363	91

TABLE III. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1980 (cont'd.)

	Name of Companies	Total Deductions		Direct in Force at End of 1980		Canada Total				
						Direct in Force		Net in Force		
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
			$		$		$		$	
93	Occidental Life of California	6,548	406,138,128	54,447	2,428,855,950	151,263	7,599,846,185	150,187	7,282,612,414	93
94	Occidental Life of Canada	329	11,413,140	3,086	115,132,690	8,169	334,184,414	4,909	145,656,777	94
95	Old Republic Life	.....	127,451,887	.....	69,551,858	.....	158,853,681	.....	158,853,681	95
96	Paul Revere Life	640	29,414,039	6,377	208,183,673	15,832	523,798,247	15,763	517,886,359	96
97	Penn Mutual Life	4	70,000	8	91,477	8	91,477	8	91,477	97
98	Pennsylvania Life	1,977	55,443,002	1,968	55,146,921	10,998	296,334,496	10,959	295,102,843	98
99	PHF Life	3	4,746,504	.....	.....	.....	.....	.....	.....	99
100	Phoenix Assurance Company	2	293,995	10	6,094	33	154,862	3,777	73,081,966	100
101	Pierce National Life	3	7,377	68	104,316	12,395	19,153,025	12,395	19,153,025	101
102	Pitts Life	149	31,723,765	2,809	116,923,156	4,022	179,704,869	4,022	137,446,081	102
103	Presbyterian Ministers	1,431	13,051,683	.....	.....	.....	.....	.....	.....	103
104	Les Prevoyants du Canada	453	6,622,284	3,600	37,591,322	465,877	2,121,925,722	465,877	1,935,771,582	104
105	Les Prevoyants du Canada (Pens.)	.....	.....	.....	.....	.....	.....	.....	.....	105
106	Provident Alliance Life Insurance Co.	.....	575,994	2	96,946,600	2	301,133,617	2	45,170,043	106
107	Provident Life and Accident	7	789,192	103	92,991,694	131	141,142,363	131	141,142,363	107
108	Prudential of America	33,906	516,767,196	544,744	9,143,104,807	1,253,586	21,280,905,469	1,253,586	21,093,000,048	108
109	Prudential of England	8,641	288,123,688	99,280	2,410,738,641	237,195	6,714,247,191	237,226	6,520,315,900	109
110	Reliable Life	352	451,071,616	2,650	458,766,715	7,724	887,824,840	7,424	867,538,109	110
111	Royal Insurance Co.	4,929	102,062,059	11,535	302,333,554	57,480	1,095,495,126	57,480	1,033,169,661	111
112	Sauvegarde Life	481	5,800,954	6,220	46,882,414	115,143	4,350,387,564	115,143	3,328,107,962	112
113	Safeco Life	.....	.....	.....	.....	1	6,645,000	1	6,645,000	113
114	Seabord Life	70	164,766,448	662	258,864,315	9,582	1,292,252,599	9,582	1,112,695,808	114
115	Sovereign Life	5,943	80,442,727	21,770	304,212,990	67,960	1,007,303,896	67,960	628,988,820	115
116	Standard Life	3,185	87,633,562	39,624	1,009,657,180	106,468	2,867,504,339	106,486	2,868,178,963	116
117	State Farm Life	2,781	61,254,404	33,988	672,811,967	40,191	797,932,514	40,191	797,740,654	117
118	State Mutual Life Ass. of America	.....	134,200	9	17,709,303	10	18,513,303	10	18,513,303	118
119	Storebrand International	.....	.....	.....	.....	.....	.....	.....	.....	119
120	Sun Alliance and London Assurance	467	15,060,143	4,511	153,566,270	10,514	306,298,790	10,517	269,107,151	120
121	Sun Life of Canada	15,309	359,150,035	240,108	14,798,649,611	687,039	36,762,148,586	687,459	36,722,897,436	121
122	Teachers Insurance and Annuity	21	623,391	288	8,304,970	1,182	35,155,898	1,182	35,155,898	122
123	Toronto Mutual	2,968	149,774,388	30,286	567,223,970	36,227	664,678,868	36,227	293,116,605	123
124	Travelers Ins. of Hartford	516	12,718,437	7,900	386,542,380	21,642	805,569,305	38,947	3,133,222,120	124
125	Travelers Life Insurance Co. of Canada	941	79,340,340	6,458	1,196,426,725	20,336	2,947,608,664	20,317	584,893,815	125
126	Union Mutual Life	4	40,231	163	2,661,000	951	67,090,875	951	67,090,875	126
127	United American Ins. Co.	90	164,300	458	730,700	6,479	9,752,742	6,475	9,735,020	127
128	United Benefit	175	1,064,064	2,077	11,866,541	4,199	22,636,986	4,228	23,794,313	128
129	Washington National Insurance	2	4,573,108	1	208,000	1	208,000	1	208,000	129
130	Wawanesa Mutual	481	14,093,230	3,476	86,787,483	18,498	519,816,257	18,498	442,909,702	130
131	Western Life	267	10,504,353	4,317	75,620,950	9,243	209,700,672	9,335	92,115,309	131
132	Zurich Life	2,994	145,062,193	25,559	846,179,857	59,467	2,572,848,711	58,771	2,433,981,798	132
	Totals—1980	551,941	17,969,811,488	4,813,354	166,689,898,931	13,711,040	401,218,941,516	13,269,159	405,628,856,345	
	Totals—1979	527,996	15,810,570,181	4,798,300	143,818,365,259	12,289,174	367,528,030,015	12,332,752	363,412,460,245	

TABLE IV. FRATERNAL SOCIETIES — PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1980

	Societies	Premiums (Including Dues)					Disbursements (Excluding Expenses)				Canada Total		
		Life Fund	Sick Accident and Funeral Funds	General Expense Fund	Other Funds	Total	Life Fund	Sick Accident and Funeral Funds	Other Funds	Total	Premiums	Disbursements	
		$	$	$	$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	127,701	230,016	.....	.....	357,717	54,500	133,237	.....	187,737	507,699	195,835	1
2	Associated Can. Travellers	488	35,861	69,775	.....	106,124	3,054	16,800	.....	19,854	321,556	57,988	2
3	Canadian Foresters Life	1,437,389	.....	.....	.....	1,437,389	1,757,225	636	.....	1,757,861	4,958,257	3,413,135	3
4	Canadian Slovak Benefit Society	29,063	.....	10,162	.....	39,225	41,175	.....	.....	41,175	50,756	57,050	4
5	Canadian Slovak League	47,521	.....	14,996	.....	62,517	61,537	.....	.....	61,537	87,816	97,328	5
6	Canadian Woodmen of the World	375,005	.....	.....	.....	375,005	390,433	.....	.....	390,433	398,770	426,495	6
7	Civil Service Mutual Benefit	212,509	.....	.....	.....	212,509	230,921	.....	.....	230,921	212,509	230,921	7
8	Commercial Travellers Canada	.....	.....	.....	217,820	217,820	.....	.....	242,280	242,280	378,560	421,935	8
9	Croatian Catholic Union USA	29,332	484	.....	.....	29,816	21,172	293	.....	21,465	32,905	22,325	9
10	Croatian Fraternal Union USA	188,269	17,432	.....	4,334	210,035	217,956	27,391	.....	245,347	269,215	301,261	10
11	Electrical Workers Benefit Assoc.	178,501	.....	27,748	.....	206,249	281,600	.....	.....	281,600	392,385	348,800	11
12	First Catholic Slovak Ladies	11,928	.....	.....	.....	11,928	7,568	.....	.....	7,568	14,984	13,811	12
13	First Catholic Slovak Union	47,833	.....	.....	.....	47,833	55,801	.....	.....	55,801	83,834	86,426	13
14	Funeral Society of Ontario	1,389,393	.....	.....	.....	1,389,393	805,392	.....	.....	805,392	1,389,393	805,392	14
15	Grand Orange Lodge of Brit. Amer.	703,500	.....	.....	.....	703,500	368,358	.....	.....	368,358	882,940	459,269	15
16	Hungarian Reformed Federation	32,939	93	.....	.....	33,032	.....	.....	.....	.....	33,032	.....	16
17	Independent Order Foresters	11,062,817	326,694	.....	.....	11,389,511	3,569,221	201,302	.....	3,770,523	27,112,570	8,273,870	17
18	Knights of Columbus	1,662,317	.....	.....	.....	1,662,317	701,010	.....	.....	701,010	7,216,960	2,922,211	18
19	Labor Zionist Alliance	8,679	185	.....	13,444	22,308	33,962	.....	.....	33,962	56,971	73,033	19
20	Lutheran Life Ins. Society	2,294,604	96,886	.....	.....	2,391,490	1,459,797	35,237	.....	1,495,034	9,085,939	2,964,446	20
21	Met. Toronto Police W.O. Fund	.....	.....	.....	.....	.....	226,934	.....	.....	226,934	.....	226,934	21
22	National Fraternal Society (Deaf)	24,964	2,566	.....	.....	27,530	3,442	1,590	.....	5,032	40,070	7,298	22
23	North American Benefit Assoc.	799,229	.....	.....	2,460	801,689	260,088	.....	.....	260,088	868,174	309,704	23
24	Ont. Secondary School Teacher Frat.	883,710	.....	116,578	.....	1,000,288	561,630	.....	.....	561,630	1,000,288	561,630	24
25	Ont. Sec. School Teachers' Sick	.....	273,328	.....	.....	273,328	.....	371,328	.....	371,328	273,328	371,328	25
26	Order of Italo-Canadians	7,842	717	9,044	.....	17,603	10,239	2,022	.....	12,261	21,333	21,500	26
27	Royal Arcanum	62,650	.....	.....	.....	62,650	34,357	.....	.....	34,357	125,346	79,901	27
28	Serb National Fedejration	49,887	2,191	.....	.....	52,078	33,080	836	.....	33,916	57,699	43,414	28
29	Sons of Scotland Benevolent Fd.	160,948	.....	2	.....	160,950	269,808	190	.....	269,998	305,002	519,931	29
30	Sons of Norway	.....	.....	.....	.....	.....	.....	.....	.....	.....	169,771	90,282	30
31	Ukrainian Fraternal Assoc.	102,795	1,476	.....	.....	104,271	52,500	.....	.....	52,500	158,462	86,000	31
32	Ukrainian Fraternal Society	42,735	801	13,319	.....	56,855	113,500	502	.....	114,002	147,674	238,064	32
33	Ukrainian Mutual Benefit Assoc	23,440	.....	3,669	.....	27,109	35,281	864	.....	36,145	202,040	139,648	33
34	Ukrainian National Aid Assoc.	138,329	.....	.....	.....	138,329	22,974	.....	.....	22,974	138,329	22,974	34
35	Ukrainian National Assoc. Inc.	282,570	7,286	.....	4,590	294,446	226,521	.....	.....	226,521	433,591	314,713	35
36	Union of Canada Life	12,778,706	1,957,152	132,559	.....	14,868,417	2,271,967	1,543,901	.....	3,815,868	14,868,417	3,815,868	36
37	United Commercial Travelers	.....	29,085	12,587	882	42,554	.....	25,473	.....	25,473	221,696	124,744	37
38	Workers Benevolent Assoc. Can.	64,142	2,717	13,317	1,580	81,756	160,721	3,287	44,073	208,081	158,591	417,412	38
39	Workmen's Circle	1,756	209	.....	7,958	9,923	3,240	535	.....	3,775	29,660	8,325	39
	Totals — 1980	35,263,491	2,985,179	423,756	253,068	38,925,494	14,346,964	2,365,424	286,353	16,998,741	72,706,522	28,571,201	

TABLE V. FRATERNAL SOCIETIES — EXHIBIT OF LIFE INSURANCE & ANNUITY CERTIFICATES IN ONTARIO, 1980

	Society	At End of 1979	Increases		Decreases			At End of 1980	Total Canada at End of 1980	
			New Issued	Other	Ceased by Death & Maturity	Ceased by Lapse & Sur.	Other			
		$	$	$	$	$	$	$	$	
1	Actra Fraternal Benefit Society	12,218,400	702,000	10,267,600	37,000	.....	6,181,300	16,969,700	23,869,200	1
2	Associated Can. Travellers	117,807	25,240	.....	4,416	857	5,273	137,774	509,379	2
3	Canadian Foresters Life	79,529,091	13,245,054	1,830,753	518,683	8,000,902	3,620,021	82,465,292	205,212,592	3
4	Canadian Slovak Benefit Society	1,525,148	28,900	.....	39,875	25,050	.....	1,489,123	1,481,123	4
5	Canadian Slovak League	2,146,250	72,000	3,000	59,250	27,000	1,000	2,134,000	2,978,500	5
6	Canadian Woodmen of the World	4,897,183	132,750	598,981	84,763	111,438	.....	5,432,713	5,777,327	6
7	Civil Service Mutual Benefit	14,372,703	206,500	597,078	207,176	87,466	25,610	14,856,029	14,856,029	7
8	Commercial Travellers Canada	11,245,110	929,070	22,400	243,110	467,240	.....	11,486,230	20,365,045	8
9	Croatian Catholic Union	1,058,362	50,000	20,271	13,750	60,571	25,772	1.030,540	1,170,866	9
10	Croatian Fraternal Union USA	10,311,592	1,008,999	2,242	174,711	394,356	.....	10,753,766	13,738,742	10
11	Electrical Workers Benefit Assoc.	22,596,000	638,400	1,180,800	281,600	678,400	990,400	22,464,800	44,121,600	11
12	First Catholic Slovak Ladies	462,652	4,000	.....	6,000	7,000	.....	453,652	627,784	12
13	First Catholic Slovak Union	1,920,205	75,185	.....	44,250	48,500	1,872	900,768	3,274,400	13
14	Funeral Society of Ontario	4,952,254	1,389,393	.....	805,392	.....	.....	6,001,692	6,001,692	14
15	Grand Orange Lodge Brit. Amer.	16,838,482	1,184,500	609,277	302,107	605,399	180,982	17,543,771	21,978,064	15
16	Hungarian Reformed Federation	1,404,449	19,000	.....	8,250	46,500	3,232	1,365,467	1,382,467	16
17	Independent Order Foresters	667,994,458	72,802,418	37,854,978	1,714,397	59,265,223	27,400,144	690,272,090	1,730,866,220	17
18	Knights of Columbus	849,940,044	26,175,224	603,189	218,106	7,798,782	2,388,254	101,313,315	442,196,802	18
19	Labor Zionist Alliance	437,595	.....	18,151	15,213	50,832	2,050	387,651	956,810	19
20	Lutheran Life	117,309,111	12,100,583	1,206,656	483,568	4,022,262	2,041,025	124,069,495	308,707,276	20
21	Met. Toronto Police W.O. Fund	80,411,078	3,745,040	.....	226,934	2,351,570	568,541	81,009,073	81,009,073	21
22	Nat. Frat. Society of the Deaf	1,352,107	57,000	54,620	8,986	50,611	239,887	1,164,243	1,084,243	22
23	North American Benefit Society	61,917,175	4,619,964	400,616	58,623	8,221,761	732,154	57,925,215	58,878,432	23
24	Ont. Sec. School Teachers Frat.	*	*	*	330,580	.....	231,050	156,759,000	156,759,000	24
25	Order of Italo-Canadians	294,322	78,100	64,279	7,313	13,458	102	415,820	538,699	25
26	Royal Arcanum	3,514,015	246,788	519,436	23,365	706,468	1,389	3,549,117	6,392,887	26
27	Serb National Federation	1,329,824	34,500	18,998	28,300	20,000	6,500	1,328,522	1,435,672	27
28	Sons of Scotland Benevolent Fd.	8,788,755	211,750	318,571	189,830	238,300	.....	8,890,946	16,679,373	28
29	Sons of Norway	.....	.....	.....	.....	.....	.....	.....	12,285,709	29
30	Ukrainian Fraternal Assoc.	2,775,250	191,500	3,000	53,750	150,273	4,727	2,761,000	3,845,500	30
31	Ukrainian Fraternal Society	2,052,131	43,000	5,000	69,500	47,000	4,400	1,979,231	5,159,491	31
32	Ukrainian Mutual Benefit	991,495	16,500	34,871	30,901	24,371	3,052	984,542	673,760	32
33	Ukrainian National Aid Assoc.	3,543,462	477,852	1,000	18,250	186,410	.....	3,817,654	3,817,654	33
34	Ukrainian National Assoc. Inc.	8,308,431	416,000	93,841	184,286	512,172	.....	8,126,622	11,788,431	34
35	Union of Canada Life	338,756,373	190,259,482	5,487,583	864,907	60,169,879	19,177	473,449,475	473,449,475	35
36	Workers Benevolent Assoc. Can.	2,654,934	82,350	68,103	108,200	32,700	51,048	2,613,439	6,335,130	36
37	Workmen's Circle	76,627	400	710	2,822	.....	897	74,018	168,064	37
	Totals — 1980	1,573,042,878	331,269,442	61,886,004	7,468,164	154,422,751	44,729,859	1,916,375,785	3,690,372,511	
	Totals — 1979	1,516,644,190	196,859,009	137,505,871	7,261,212	113,783,124	51,264,124	1,563,840,057	3,182,023,804	

*Figures not available

TABLE VI. FRATERNAL SOCIETIES — EXHIBIT OF CERTIFICATES (OTHER THAN LIFE INSURANCE & ANNUITY FUNDS) IN ONTARIO 1980

	Societies	Number at End of 1979	Number New Issued	Other Additions	Terminated by Death	Terminated by Lapse	Terminated by Maturity	Other Deductions	Number at End of 1980	
1	Actra Fraternal Benefit Society	2,045	29	808	6	...	...	959	1,917	1
2	Associated Canadian Travellers	2,138	39	17	7	85	...	...	2,102	2
3	Canadian Foresters Life Insurance Society	270	...	4	4	...	...	12	258	3
4	Croatian Catholic Union of U.S.A.	51	...	...	...	1	...	1	49	4
5	Croatian Fraternal Union of America	1,338	...	...	25	10	34	12	1,257	5
6	Independent Order of Foresters	5,486	751	...	...	757	...	...	5,480	6
7	Labor Zionist Alliance	43	...	...	2	5	...	9	27	7
8	Lutheran Life Insurance Society of Canada	485	54	1	3	45	...	...	492	8
9	National Fraternal Society of the Deaf	118	...	...	...	...	...	15	103	9
10	Ontario Sec. School Teachers Sick	*	*	*	*	*	*	*	*	10
11	The Order of Italo-Canadians	60	4	2	...	1	2	...	63	11
12	Serb National Federation	150	...	...	...	...	...	18	132	12
13	Ukrainian Fraternal Assoc.	194	58	...	2	7	...	...	243	13
14	Ukrainian Mut. Ben. Assoc. of St. Nicholas	75	...	...	3	...	...	...	72	14
15	Ukrainian National Assoc. Inc.	860	36	5	...	33	...	7	861	15
16	Union of Canada Life Insurance	3,431	3,088	...	...	1,155	...	...	5,364	16
17	United Commercial Travelers of America	2,535	69	13	51	181	...	4	2,381	17
18	Worker's Benevolent Assoc. of Canada	293	1	...	2	9	11	17	255	18
19	The Workmen's Circle	...	...	...	...	...	...	...	...	19
	Totals	19,572	4,129	850	105	2,289	47	1,054	21,056	

*Figures not available

TABLE VII. OTHER THAN LIFE

PREMIUMS & LOSSES DURING

TO CLASSES OF INSURANCE
PROPERTY

	Companies	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$	$	%	$	$	%	
1	Abstainers Ins. Co.	1,780,946	857,545	48.2	2,223,948	1,070,272	48.1	1
2	Advocate Gen. Ins. of Canada	58,208	100	0.2	994,210	218,288	22.0	2
3	Aetna Casualty and Surety	800,608	263,962	33.0	2,679,272	325,916	12.2	3
4	Aetna Casualty Co. of Canada	8,902,497	5,364,810	60.3	23,500,891	17,547,115	74.7	4
5	Aetna Insurance	61,557	16,128	26.2	95,848	*−19,656*	.....	5
6	Affiliated F M	2,059,903	*−1,070,563*	.....	10,209,937	7,366,627	72.2	6
7	Albion Insurance	390,361	301,461	77.2	617,436	355,936	57.6	7
8	Allendale Mutual Ins. Co.	1,157,760	17,513,332	1512.7	7,738,169	34,893,070	450.9	8
9	Allianz Insurance Co.	1,250,464	1,604,585	128.3	1,758,236	1,817,907	103.4	9
10	Allstate Insurance Company	.....	.....	.....	.....	.....	.....	10
11	Allstate Insurance Co. of Canada	24,188,163	15,677,084	64.8	58,970,581	43,557,056	73.9	11
12	Alpina Insurance	.....	.....	.....	.....	.....	.....	12
13	American Bankers Ins. Co. of Fla.	2,062,053	794,433	38.5	4,917,156	2,430,326	49.4	13
14	American Home Assurance Co.	16,266,550	5,956,993	36.6	58,075,446	20,767,186	35.8	14
15	American Insurance	44	51,946	118059.1	*−5,361*	71,698	.....	15
16	American National Fire Insurance	.....	*−8,357*	.....	.....	*−12,969*	.....	16
17	American Road Insurance Co.	48,559	27,805	57.3	169,636	69,533	41.0	17
18	Anglo Canada	3,687,400	1,965,489	53.3	4,005,525	2,088,322	52.1	18
19	Argonaut	.....	.....	.....	.....	.....	.....	19
20	Arkwright-Boston Manufacturing Mutual	6,511,304	1,715,682	26.3	10,691,031	6,025,260	56.4	20
21	Balboa Insurance	4,221	29,535	699.7	23,061	84,364	365.8	21
22	Baloise Ins., Co. Ltd.	1,770	771	43.6	12,640	9,611	76.0	22
23	Baltica-Skandanavia	223,867	332,100	148.3	1,628,114	2,308,519	141.8	23
24	Bay City General Ins. Co.	722,817	325,866	45.1	732,948	344,971	47.1	24
25	Boiler Inspection & Reinsurance Co. of Can.	13,264	2,457	18.5	34,334	2,738	8.0	25
26	British Aviation Ins. Co. Ltd.	.....	.....	.....	.....	1,473	.....	26
27	British Economic Insurance Co. Ltd.	.....	770	.....	.....	770	.....	27
28	Buffalo Ins. Co.	318,325	141,869	44.6	862,488	436,897	50.7	28
29	Calvert Fire	.....	.....	.....	22,664	*−902*	.....	29
30	Canada Accident and Fire Assurance Co.	1,460,729	1,051,707	72.0	6,253,655	3,821,577	61.1	30
31	Canada Security Assurance Co.	.....	.....	.....	.....	*−391*	.....	31
32	Canadian Commerce	164,744	65,480	39.7	238,074	139,223	58.5	32
33	Canadian General	7,004,209	4,276,901	61.1	13,629,567	7,740,201	56.8	33
34	Canadian Home Assurance	1,548,669	891,714	57.6	25,723,585	14,683,168	57.1	34
35	Canadian Indemnity	6,720,074	4,366,222	65.0	28,166,500	18,008,648	63.9	35
36	The Canadian Millers Mutual Fire	955,218	619,923	64.9	955,218	619,923	64.9	36
37	Canadian Provincial	1,817,054	1,129,733	62.2	4,906,575	2,870,384	58.5	37
38	Canadian Surety	5,708,554	2,966,037	52.0	13,555,261	7,073,849	52.2	38

TABLE VII. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1980 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Companies	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$	$	%	$	$	%	
39	Canadian Universal Ins. Co.	2,006,046	2,105,119	104.9	7,496,004	5,809,661	77.5	39
40	Cardinal Insurance	112,217	14,619	13.0	710,821	112,283	15.8	40
41	Casualty Co. of Canada	4,628,124	3,115,198	67.3	8,364,904	5,011,455	59.9	41
42	Centennial Insurance	25,293	17,000	67.2	28,484	2,230	7.8	42
43	Central Mutual Insurance Co.	.....	448	.....	.....	*−86,407*	.....	43
44	Century Ins. Co. of Canada	5,100	2,198	43.1	6,030,041	2,132,510	35.4	44
45	Chateau Ins. Co.	11,239,131	4,773,663	42.5	17,658,816	10,906,168	61.8	45
46	Chrysler Ins. Co.	.....	.....	.....	.....	.....	.....	46
47	Citadel Gen. Assur. Co.	2,296,977	2,320,833	101.0	4,090,035	3,515,880	86.0	47
48	Commerce & Industry of Canada	4,171,139	1,170,456	28.1	11,023,527	5,482,581	49.7	48
49	Commerce Group Insurance	22,349	14,131	63.2	49,072,809	38,028,414	77.5	49
50	Commercial Union Assur. of Canada	33,451,664	23,993,048	71.7	79,413,292	51,072,504	64.3	50
51	Commercial Union Assur. London	7,519	.....	.....	197,838	43,555	22.0	51
52	Commonwealth Insurance Co.	5,093,320	8,465,342	166.2	67,261,362	56,336,385	83.8	52
53	Constitution Insurance Co. of Canada	5,612,092	2,594,373	46.2	14,492,595	8,902,759	61.4	53
54	Continental Insurance	6,984,175	5,054,757	72.4	25,703,369	25,296,616	98.4	54
55	Continental Insurance Co. of Canada	11,683	13,895	118.9	879,257	368,816	41.9	55
56	Contingency Ins. Co. Ltd.	1,430,562	790,801	55.3	4,799,139	4,951,353	103.2	56
57	Co-operative Fire & Casualty Co.	4,829,054	2,347,805	48.6	57,264,455	33,296,711	58.1	57
58	Co-operators Ins. Assoc.	20,712,336	15,546,744	75.1	20,712,336	15,546,744	75.1	58
59	Cornhill Insurance Co.	1,227,662	994,372	81.0	6,094,820	4,393,008	72.1	59
60	Coronation Insurance	1,066,500	533,110	50.0	2,212,934	1,680,965	76.0	60
61	Cumis General	1,054,034	521,319	49.5	5,579,218	2,424,570	43.5	61
62	Cumis Insurance Society, Inc.	533,083	748,093	140.3	1,852,302	2,355,172	127.1	62
63	Dominion of Canada General	19,808,235	13,022,400	65.7	39,181,581	25,150,247	64.2	63
64	Dominion Ins. Corp.	5,136,018	3,182,974	62.0	10,615,722	5,474,159	51.6	64
65	Eagle Star	322,254	57,406	17.8	329,543	46,555	14.1	65
66	Eaton/Bay Insurance Co.	1,885,478	1,391,531	73.8	4,425,854	3,056,352	69.1	66
67	Ecclesiastical Ins. Office	883,178	2,979,856	337.4	4,588,610	5,219,360	113.7	67
68	Economical Mutual	32,700,370	22,287,769	68.2	46,761,077	31,194,029	66.7	68
69	Elite Insurance	1,929,004	217,874	11.3	22,720,308	21,355,611	94.0	69
70	Emmco Insurance	731,719	204,961	28.0	1,545,322	506,422	32.8	70
71	Employers Ins. of Wausau — A Mutual Co.	1,480,111	577,053	39.0	3,238,632	1,420,080	43.8	71
72	English & American Ins. Co.	380,589	292,900	77.0	692,250	610,577	88.2	72
73	Federal Insurance	14,863,947	7,375,194	49.6	32,831,460	18,040,708	54.9	73
74	Federated Mutual Ins. Co.	2,598,794	1,524,081	58.6	8,363,718	4,513,139	54.0	74
75	Federation Ins. Co. of Canada	3,322,061	2,099,526	63.2	11,648,648	7,640,149	65.6	75

PREMIUMS & LOSSES DURING 1980 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont'd.)

	Companies	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$	$	%	$	$	%	
76	Fidelity Ins. of Canada	1,575,861	945,724	60.0	3,500,683	1,867,956	53.4	76
77	Fire Insurance of Canada	.....	325	.....	.....	*−10,073*	.....	77
78	Fireman's Fund Ins. Co.	439,171	52,903	12.0	1,868,454	*−426,673*	.....	78
79	Fireman's Fund Ins. Co. of Canada	18,582,933	11,352,334	61.1	42,303,628	27,173,104	64.2	79
80	First National Ins. of America	.....	.....	.....	*−40*	.....	.....	80
81	Florists Mutual	.....	.....	.....	.....	.....	.....	81
82	Foremost	.....	.....	.....	77	250	324.7	82
83	Foresters Indemnity Co.	1,089,107	755,668	69.4	2,196,220	1,594,816	72.6	83
84	General Accident Assnce. of Canada	23,192,811	15,976,821	68.9	50,843,150	34,515,391	67.9	84
85	General Ins. of America	711,476	144,907	20.4	2,495,483	730,379	29.3	85
86	General Security of Canada	340,294	431,500	126.8	9,396,096	9,087,982	96.7	86
87	Gerling Global General	8,250,904	5,082,943	61.6	22,619,751	21,930,014	97.0	87
88	Gibraltar General Ins. Co.	9,428,811	7,405,223	78.5	13,955,277	10,947,358	78.4	88
89	Gold Circle	1,095,305	589,938	53.9	1,305,488	683,672	52.4	89
90	Gore Mutual	13,881,040	8,705,914	62.7	19,793,423	11,596,837	58.6	90
91	Grain Insurance	1,325,439	1,418,124	107.0	6,583,193	3,758,368	57.1	91
92	Great American Ins.	81,688	*−262,965*	.....	144,561	*−243,655*	.....	92
93	Great Eastern Insurance	232	9,561	4121.1	504,922	291,723	57.8	93
94	Guarantee Co. of N.A.	5,339,844	3,224,407	60.4	10,750,843	8,359,143	77.8	94
95	Guardian Ins. of Canada	17,120,000	9,873,000	57.7	71,217,000	46,925,000	65.9	95
96	Halifax Insurance	9,345,534	4,841,626	51.8	27,760,170	16,633,083	59.9	96
97	Hanover	1,665,979	1,579,341	94.8	2,242,080	1,835,413	81.9	97
98	Hartford Fire	12,525,287	7,799,748	62.3	22,998,426	13,902,577	60.5	98
99	Herald Ins. Co.	27,587	2,015	7.3	73,962	5,390	7.3	99
100	Highlands Insurance Co.	*−1,257*	*−205*	.....	263	205	77.9	100
101	Home Insurance	3,771,125	1,909,256	50.6	8,345,979	4,960,392	59.4	101
102	INA Insurance Co. of Canada	9,163,480	4,952,396	54.0	20,735,098	12,242,216	59.0	102
103	Insurance of North America	1,411,450	*−25,032*	.....	3,961,405	174,100	4.4	103
104	Insurance Corp. of Ireland	6,286,311	4,051,455	64.4	8,922,105	5,691,355	63.8	104
105	Jevco Insurance	600,553	165,799	27.6	1,656,292	344,653	20.8	105
106	Kansa General Ins. Co.	798,091	1,037,747	130.0	3,244,808	3,126,267	96.3	106
107	Laurentian Shield	118,968	168,877	57.9	5,078,884	3,351,973	66.0	107
108	Liberty Mutual Fire	3,362,797	1,834,685	54.6	7,365,027	4,774,800	64.8	108
109	Liberty Mutual Insurance	608,965	*−14,637*	.....	660,267	*−122,028*	.....	109
110	Lloyds	16,353,535	13,161,483	80.5	78,638,079	72,530,151	92.2	110
111	London and Midland	1,499,710	529,956	35.3	3,673,915	1,471,208	40.0	111
112	London Assurance	24,945	373,546	1497.5	224,028	836,216	373.3	112

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1980 ACCORDING TO CLASSES OF INSURANCE
PROPERTY (cont.'d)

	Companies	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$	$	%	$	$	%	
113	Lumbermen's Mutual Casualty	7,159,329	4,836,288	67.6	11,267,029	6,253,517	55.5	113
114	Lumbermen's Underwriting Alliance	1,577,727	402,680	25.5	8,943,265	5,083,561	56.8	114
115	Maplex Gen. Ins. Co.	666,169	206,334	31.0	818,188	323,648	39.6	115
116	Marine Indemnity of U.S.A.	.....	.....	.....	7,442	780	10.5	116
117	Maritime Insurance	47,796	9,196	19.2	384,939	166,006	43.1	117
118	Markel Ins. Co. of Canada	1,423,229	749,038	52.6	7,407,608	8,281,450	111.8	118
119	Maryland Casualty	.....	*−82,669*	.....	.....	*−130,730*	.....	119
120	Mortgage Ins. Co. of Canada	859,355	482,163	56.1	1,077,448	557,881	51.8	120
121	Midland Ins. Co.	29,043	9,625	33.1	29,043	1,988	6.8	121
122	Missiquoi and Rouville	1,554	290	18.7	5,443,177	3,927,083	72.1	122
123	Motors Ins. Co.	5,498	.....	.....	25,969	284,956	1097.3	123
124	National Employers Mutual General	268,776	296,385	110.3	705,872	833,802	118.1	124
125	New Hampshire Ins. Co.	2,497,090	913,298	36.3	10,904,734	6,341,471	58.2	125
126	New India Assurance	397,092	269,775	67.9	406,567	269,253	66.2	126
127	New Rotterdam	816,498	306,538	37.5	1,379,874	718,723	52.1	127
128	New Zealand Insurance Co. Ltd.	152,700	24,377	16.0	189,517	27,039	14.3	128
129	Niagara Fire	791	56	7.1	7,558	865	11.4	129
130	Norman Insurance Co. Ltd.	2,852	451	15.8	2,214,205	1,140,350	51.5	130
131	North Amer. Co. for Prop. & Casualty	.....	.....	.....	.....	.....	.....	131
132	Northern Frontier Gen. Ins. Co. Ltd.	1,340,454	305,672	22.8	1,340,454	305,672	22.8	132
133	Northumberland General Ins. Co.	11,572,984	8,392,590	72.5	29,950,364	25,675,051	85.7	133
134	North Waterloo Farmers Mut.	6,846,847	4,931,653	72.0	6,846,847	4,931,653	72.0	134
135	Norwich Union Fire	.....	*−7,802*	.....	.....	*−59,251*	.....	135
136	Old Republic Insurance Co.	36,458	20,540	56.3	92,124	73,267	79.5	136
137	The Omaha Indemnity Co.	188,913	142,152	75.2	1,718,529	1,694,078	98.6	137
138	Ontario Mutual General Ins. Co.	2,299,245	2,055,047	89.4	2,299,245	2,055,047	89.4	138
139	Orion Insurance	1,098,133	930,890	84.8	1,192,579	946,570	79.4	139
140	Otter-Dorchester	4,340,386	2,526,194	58.2	4,340,386	2,526,194	58.2	140
141	Pacific Employers	214,503	1,515	0.7	1,413,360	720,087	50.9	141
142	PAFCO Insurance Company Ltd.	469,140	639,921	136.4	1,321,010	896,320	65.8	142
143	Pearl Assurance Co.	.....	4,948	.....	.....	4,260	.....	143
144	Personal Ins. Co. of Canada	1,742,011	1,144,546	65.7	3,333,842	2,608,109	78.2	144
145	Perth Ins. Co.	4,056,338	2,957,876	72.9	4,056,338	2,991,073	73.7	145
146	Philadelphia Manufacturers	761,286	*−250,948*	.....	813,034	1,275,012	156.8	146
147	Phoenix Assurance Co. Ltd.	113,825	19,417	17.1	178,723	9,417	5.3	147
148	Phoenix Assurance of Canada	11,082,058	7,178,777	64.8	18,721,103	11,628,254	62.1	148
149	Pilot	12,021,238	7,603,513	63.3	12,021,238	7,603,513	[illegible]	[illegible]

TABLE VII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980 ACCORDING TO CLASSES OF INSURANCE PROPERTY (cont'd.)

	Companies	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$	$	%	$	$	%	
150	Pitts Insurance	3,850,143	4,840,967	125.7	11,773,247	16,107,569	136.8	150
151	Portage La Prairie Mutual	889,610	877,575	98.6	11,174,582	6,358,020	56.9	151
152	Protection Mutual	1,910,925	2,872,143	150.3	9,528,591	13,759,298	144.4	152
153	Providence Washington	149,181	12,899	8.6	551,344	463,379	84.0	153
154	Provident Assurance	3,102	*−58,204*	.....	29,163,594	20,543,389	70.4	154
155	Prudential Assurance England	9,770,661	4,665,460	47.7	44,630,074	27,434,987	61.5	155
156	QBE Insurance Co.	.....	1,100	.....	.....	*−6,982*	.....	156
157	Quebec Assurance	120,727	9,092	7.5	4,227,440	5,197,214	122.9	157
158	Reliance Ins. Co.	5,865,173	2,720,396	46.4	9,728,569	5,217,775	53.6	158
159	Retail Lumbermen's Mutual	.....	.....	.....	2,532	44,980	1776.5	159
160	Royal Exchange Assurance America	305,341	79,899	26.2	651,833	365,298	56.0	160
161	Royal Ins. Co. of Canada	52,875,093	33,268,757	62.9	140,391,913	89,392,362	63.7	161
162	Safeco Insurance of America	3,247,335	1,127,410	34.7	15,436,802	8,424,669	54.6	162
163	St. Paul Fire & Marine	7,410,409	2,704,796	36.5	16,930,090	8,517,576	50.3	163
164	Scottish & York	3,861,200	4,411,057	114.2	11,168,069	15,562,842	139.4	164
165	Seabord Surety & Co.	.....	.....	.....	.....	.....	.....	165
166	Security Ins. Co. of Hartford	18,437	142,631	773.6	86,375	856,543	991.7	166
167	Security Casualty	485,170	119,031	24.5	1,492,411	1,009,979	67.7	167
168	Security National	332,577	145,243	43.7	1,000,457	2,566,323	256.5	168
169	Sentry Ins. A Mutual Co.	1,437,003	562,973	39.2	2,945,881	1,122,461	38.1	169
170	Simcoe & Erie	6,771,317	2,649,771	39.1	15,581,304	8,266,330	53.1	170
171	Sovereign General Ins. Co.	2,702,214	2,146,979	79.5	11,031,642	11,594,614	105.1	171
172	Stanstead and Sherbrooke	442,400	62,315	14.1	3,141,272	1,107,240	35.2	172
173	State Farm Fire and Casualty	18,381,132	9,325,456	50.7	21,098,436	10,828,068	51.3	173
174	Stonewall	.....	.....	.....	.....	*−3,651*	.....	174
175	The Strathcona Gen. Ins. Co.	*	*	*	*	*	*	175
176	Sun Alliance Ins. Co.	9,955,117	5,379,611	54.0	24,045,142	14,905,537	62.0	176
177	Switzerland General	1,217	554	45.5	1,337,524	797,036	59.6	177
178	Symons General	4,793,934	4,248,327	88.6	14,811,618	13,495,363	91.1	178
179	Tokio Marine & Fire	84,614	*−691*	.....	408,218	91,781	22.5	179
180	Toro Assicurazioni S.p.A.	77,059	24,704	32.1	240,705	151,966	63.1	180
181	Toronto General	5,730,717	3,499,282	61.1	11,151,463	6,332,891	56.8	181
182	Traders General	3,183,731	1,944,046	61.1	6,195,258	3,518,273	56.8	182
183	Trafalgar Inc. Co. Ltd.	51,175	.....	.....	53,820	3,243	6.0	183
184	Transit Insurance	24,077	3,844	16.0	43,960	9,509	21.6	184
185	Transport Indemnity	.....	*−3,701*	.....	.....	*−3,701*	.....	185

TABLE VII. OTHER THAN LIFE
PREMIUMS & LOSSES DURING 1980 ACCORDING TO CLASSES OF INSURANCE
PROPERTY

	Companies	Ontario			Canada			
		Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	
		$	$	$	$	$	$	
186	Transport Insurance	118,217	130,942	110.8	308,071	363,494	118.0	186
187	Travelers Indemnity	843,388	103,854	12.3	2,031,915	216,436	10.7	187
188	Travelers Indemnity of Canada	13,293,636	10,206,681	76.8	37,264,822	29,978,422	80.4	188
189	Unifund Assurance	6,592	.....	.....	2,565,242	966,708	37.7	189
190	Unigard Mutual	.....	.....	.....	.....	*−78,150*	.....	190
191	United Canada Ins. Co.	928,587	521,987	56.2	2,259,978	1,806,281	79.9	191
192	United Provinces	81,362	52,766	64.9	15,495,703	12,936,418	83.5	192
193	United States Fidelity & Guar.	6,202,281	3,871,565	62.4	8,926,662	5,426,940	60.8	193
194	United States Fire	5,614,675	2,215,216	39.5	11,901,051	5,346,807	44.9	194
195	Unity Fire & General Ins.	291,273	187,378	64.3	1,268,623	842,770	66.4	195
196	Upper Canada	507,816	340,081	67.0	507,816	340,081	67.0	196
197	Utica Mutual	996,539	419,555	42.1	1,776,684	532,465	30.0	197
198	Victoria Ins. Co. of Canada	1,032,612	499,990	48.4	4,445,464	1,710,980	38.5	198
199	Waterloo Insurance	10,337,400	7,426,248	71.8	10,337,400	7,426,248	71.8	199
200	Wawanesa Mutual	9,130,605	6,065,974	66.4	55,217,455	31,754,929	57.5	200
201	Western Assurance	14,005,160	7,877,450	56.2	16,209,653	9,108,986	56.2	201
202	Western General Mutual	8,426,363	5,948,308	70.6	8,426,363	3,948,308	46.9	202
203	Yasuda Fire & Marine	629,807	357,364	56.7	2,534,219	2,226,352	87.9	203
204	York Fire & Cas. Ins.	1,084,162	473,371	43.7	1,084,162	473,371	43.7	204
205	Zurich Ins. Co.	24,621,575	15,616,475	63.4	44,269,690	28,803,442	65.1	205
	RECIPROCALS							
	Canners Exchange Subscribers	*−62,822*	1,266,416	.....	*−62,822*	1,266,416	.....	
	Lumbermen's Underwriting Alliance	1,577,727	365,973	23.2	1,577,727	365,973	23.2	
	Retail Lumbermen's Inter-Ins.	23,991	2,863	11.9	23,991	2,863	11.9	
	Warner Reciprocal Insurers	.....	.....	.....	.....	.....	.....	
	Totals — 1980	776,980,741	504,343,257	64.9	2,105,572,371	1,458,832,484	69.3	
	Totals — 1979	627,901,122	457,818,718	72.9	1,980,362,807	1,220,061,423	61.6	
	Totals — 1978	680,212,104	350,010,096	51.5	1,893,164,963	992,182,098	52.4	
	Totals — 1977	645,388,893	316,772,116	49.1	2,109,808,989	842,278,942	40.1	
	Totals — 1976	541,281,298	297,204,428	54.9	1,774,480,621	826,215,205	46.6	

*Assets of Company taken over by Federal Dept. of Insurance on March 9, 1981.

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASS OF INSURANCE PROPERTY (cont'd.)

Companies FARMERS' MUTUALS	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%
ma	404,296	129,782	32.1
erst Island	15,447	3,739	24.2
	543,875	187,988	35.6
of Quinte	1,095,679	537,502	49.1
e & Clinton	767,003	290,328	37.9
shard	238,475	75,274	31.6
t	386,342	83,539	21.6
doc Delaware	207,126	12,555	.6
iga	423,767	140,401	33.1
oss	211,339	123,541	58.5
nie	412,772	149,005	36.1
erin	1,034,155	580,703	56.2
fries	447,828	247,876	55.4
Williams	318,759	370,336	116.2
id	279,294	102,665	36.8
a	496,239	318,660	64.2
	516,162	180,106	34.9
ers' (Lindsay)	3,144,461	1,321,437	42.0
nosa	1,412,336	741,558	52.5
nania	435,187	196,002	45.0
garry	1,218,859	869,953	71.4
ville	1,616,576	1,132,884	70.1
& Bruce	386,187	173,803	45.0
vell	914,944	539,827	59.0
ilton Township	1,670,533	986,195	59.0
	855,347	517,953	60.6
ard	705,270	236,454	33.5
ick	1,129,174	534,701	47.4
t & Essex	1,505,512	1,497,179	99.4
bton	1,408,048	968,542	68.8
ark	3,295,537	2,390,203	72.5
nox & Addington	704,819	552,040	78.3
o	153,787	539,723	351.0
don	412,156	60,075	14.6
Gillivray	322,085	76,031	23.6
Killop	364,909	180,013	49.3
folk	485,796	198,094	40.8
th Blenheim	485,544	260,683	53.7
th Kent	493,121	326,311	66.2
ord	1,096,062	492,094	44.9
	1,333,561	551,548	41.4
& Maryborough	1,023,209	579,726	56.7
cott	763,493	376,520	49.3
th Easthope	910,534	474,598	52.1
nsend	249,755	106,104	42.5
orne & Hibbert	860,311	518,521	60.3
bisa	431,014	365,551	84.8
t Elgin	763,797	391,128	51.2
t Wawanosh	857,477	666,056	77.7
tminster	171,683	25,154	14.6
mouth	160,787	55,440	34.5
Totals for 1980	39,540,429	22,436,101	56.7
Totals for 1979	35,156,790	21,733,526	61.8
Totals for 1978	29,774,677	18,809,683	63.2
Totals for 1977	25,317,771	12,926,961	51.1
Totals for 1976	21,262,053	10,425,608	49.0

TABLE VII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980 ACCORDING TO CLASSES OF INSURANCE PROPERTY (concl'd.)

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	776,980,741	504,343,257	64.9	2,105,572,371	1,458,832,484	69.3
Farmers' Mutuals	39,540,429	22,436,101	56.7	39,540,429	22,436,101	56.7
Totals for 1980	816,521,170	526,779,358	64.5	2,145,112,800	1,481,268,585	69.1
Totals for 1979	663,057,912	479,552,244	72.3	2,015,519,597	1,241,794,949	61.7
Totals for 1978	709,986,781	368,819,779	51.9	1,922,939,640	1,010,991,781	52.5
Totals for 1977	670,706,664	329,699,077	49.2	2,125,126,760	855,205,885	40.2
Totals for 1976	562,543,351	307,630,036	54.6	1,795,742,674	836,640,813	46.6

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE

HAIL

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
tna Insurance	.....	.....	.....	932,752	617,431	66.1
nerican National Fire Ins.	.....	.....	.....	119,912	107,283	89.4
glo Canada	877,921	384,990	43.8	877,921	384,990	43.8
e Bay City General Ins. Co.	.....	.....	.....	.....	.....	.....
ateau Insurance Co.	.....	.....	.....	.....	.....	.....
ntinental Ins.	343,666	*–156,259*	.....	3,366,989	1,551,554	46.0
ronation Ins.	567,523	461,202	81.2	567,523	461,202	81.2
minion Insurance Corp.	.....	.....	.....	530,502	7,350	.1
deration Ins. Co. of Canada	147,345	61,825	41.9	147,345	61,825	41.9
braltar Gen. Ins. Co.	53,595	54,534	101.7	53,595	54,534	101.7
eat American Ins.	.....	.....	.....	1,825,724	850,848	46.6
eat Eastern Ins.	.....	.....	.....	.....	.....	.....
nover	.....	.....	.....	499,198	240,740	48.2
A Ins. Co. of Canada	.....	.....	.....	2,661,642	1,581,945	59.4
surance of North America	.....	.....	.....	.....	.....	.....
ter-Dorchester	451,942	201,533	44.5	451,942	201,533	44.5
liance Ins. Co.	.....	.....	.....	.....	965	.....
Paul Fire & Marine	.....	.....	.....	1,065,887	364,796	34.2
ottish & York	.....	.....	.....	1,129,140	449,886	39.8
ncoe & Erie	455,943	365,895	80.2	1,549,332	1,031,426	66.5
avelers Indemnity	.....	.....	.....	701,242	322,896	46.0
rk Fire & Cas. Ins. Co.	.....	.....	.....	.....	.....	.....
Totals — 1980	2,897,935	1,373,720	47.4	16,480,646	8,291,204	50.3
Totals — 1979	3,513,282	12,085,789	344.0	18,075,800	23,087,858	127.7
Totals — 1978	3,126,521	1,730,340	55.3	15,441,825	11,581,968	75.0
Totals — 1977	2,887,444	1,863,449	64.5	9,987,330	5,816,558	58.2
Totals — 1976	2,269,359	1,774,464	78.2	12,753,369	9,505,305	74.5

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE HAIL (cont.'d)

Companies	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUAL	$	$	%
Norfolk	32,546	19,772	60.8
West Elgin	29,983	36,046	120.2
Totals for 1980	65,529	55,818	89.3
Totals for 1979	82,923	19,163	23.1
Totals for 1978	66,220	1,960	3.0
Totals for 1977	52,951	118,685	224.1
Totals for 1976	30,334	10,852	35.8

TABLE VIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980 ACCORDING TO CLASSES OF INSURANCE HAIL (concl'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	2,897,935	1,373,720	47.4	16,480,646	8,291,204	50.3
Farmers' Mutual	62,529	55,818	89.3	62,529	55,818	89.3
Totals for 1980	2,960,464	1,429,538	48.3	16,543,175	8,347,022	50.5
Totals for 1979	3,596,205	12,104,952	336.6	18,158,723	23,107,021	127.2
Totals for 1978	3,192,741	1,732,300	54.3	15,508,045	11,583,928	76.4
Totals for 1977	2,940,395	1,982,134	67.4	10,040,281	5,935,243	59.1
Totals for 1976	2,299,693	1,785,316	77.6	12,783,703	9,516,157	74.4

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
ainers Insurance Co.	8,050,131	6,053,980	75.2	10,465,921	7,746,103	74.0
cate Gen. Ins. of Canada	54,713	34,606	63.3	129,632	42,484	32.8
a Casualty and Surety	850,343	72,045	8.5	1,516,194	*−108,549*	.....
a Casualty Co. of Canada	9,990,141	8,395,022	84.0	23,895,022	22,987,512	96.2
a Insurance	13,350	1,340	10.0	13,780	1,545	11.2
ated F M	144	*−453*	.....	144	2,159	1499.3
n Insurance	2,414,981	2,002,063	82.9	2,459,000	2,027,283	82.4
ate Insurance Co.	*−58,174*	*−217,961*	.....	*−8,076*	*−216,311*	.....
ate Insurance Co. of Canada	62,627,621	55,604,853	88.8	126,258,132	105,242,510	83.4
a Insurance	.....	.....	.....	.....	.....	.....
rican Bankers Ins. Co. of Fla.	.....	*−3,612*	.....	.....	*−3,612*	.....
rican Home Assurance Co.	714,268	253,820	35.5	1,436,336	894,970	62.3
rican Insurance	*−819*	*−271,532*	.....	*−4,190*	*−171,313*	.....
rican Mutual Liability	8,253	100,893	1222.5	39,277	166,569	424.1
rican National Fire	.....	*−9,208*	.....	.....	*−14,289*	.....
rican Re-insurance Co.	.....	.....	.....	.....	.....	.....
rican Road Ins. Co.	453,897	312,108	68.8	1,920,587	1,446,727	75.3
o Canada	1,293,573	937,631	72.5	1,312,338	949,826	72.4
a Insurance Co.	.....	.....	.....	.....	.....	.....
City General Ins. Co.	2,875,647	1,748,293	60.8	2,875,926	1,748,293	60.8
alo Ins. Co.	.....	.....	.....	.....	.....	.....
ert Fire	.....	.....	.....	40	.....	.....
da Accident & Fire Assurance	2,461,548	2,357,630	95.8	9,087,598	7,655,137	84.2
da Security Assurance Co.	.....	*−27,453*	.....	.....	*−50,482*	.....
dian Commerce	822,046	578,363	70.4	1,070,749	687,701	64.2
dian General	12,418,860	10,442,611	84.1	23,208,416	20,357,572	87.7
dian Home Assurance	1,774,884	1,478,699	83.3	29,909,480	20,699,138	69.2
dian Indemnity	10,019,947	8,239,443	82.2	26,011,201	22,757,511	87.5
dian Provincial	2,597,321	2,407,010	92.7	6,599,499	6,302,586	95.5
dian Surety	6,374,535	5,479,767	86.0	12,749,130	10,015,410	78.6
dian Universal Ins. Co.	2,979,290	3,745,559	125.7	11,054,029	8,974,922	81.2
inal Insurance	874,563	682,562	78.0	1,405,705	793,144	56.4
alty Co. of Canada	8,771,624	6,927,072	79.0	13,277,553	10,074,298	75.9
ennial Insurance	.....	.....	.....	.....	.....	.....
ral Mutual Insurance Co.	.....	*−31,647*	.....	.....	*−77,902*	.....
ury Insurance Co. of Canada	.....	*−78,855*	.....	963,199	482,973	50.1
eau Insurance Co.	4,405,835	3,577,678	81.2	7,277,629	5,625,771	77.3
sler Insurance Co.	445,834	132,099	29.6	1,302,060	572,140	43.9
lel General Assurance Co.	4,817,241	5,419,765	112.5	5,558,270	6,217,528	111.9
hman Ins.	934,855	210,204	22.5	934,855	210,204	22.5
merce & Industry of Canada	52,884	18,506	35.0	112,005	98,668	88.1
merce Group Insurance Co.	8,702	10,217	117.4	55,831,889	40,550,213	72.6
mercial Union Assurance of nada	56,934,854	46,027,782	80.8	100,773,644	78,994,301	78.4
monwealth Insurance Co.	.....	*−16,956*	.....	.....	*−19,437*	.....
stitution Insurance Co. of nada	16,557,956	13,340,476	80.6	23,322,221	23,530,913	100.9
inental Insurance Co.	7,067,838	5,675,802	80.3	19,014,822	16,655,666	87.6
inental Insurance Co. of nada	1,068	5,917	554.0	386,337	362,361	93.8
ingency Insurance Co. Ltd.	624,508	506,488	81.1	2,456,932	1,622,617	66.0

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Co-operative Fire & Casualty Co.	693,048	579,073	83.6	90,963,924	75,586,765	83.1
Co-operators Insurance Assoc.	142,313,758	105,004,368	73.8	142,313,758	105,004,368	73.8
Cornhill Insurance Co.	2,313,719	2,051,603	88.7	9,023,353	6,982,839	77.4
Coronation Insurance	163,720	182,147	111.3	206,168	207,792	100.8
Cumis General	5,444	612	11.2	9,315	1,835	19.7
Cumis Insurance Society, Inc.	.....	*−195*	.....	.....	217	.....
Dominion of Canada General	35,690,373	26,636,625	74.6	51,810,158	39,040,607	75.4
Dominion Insurance Corp.	6,849,289	5,417,435	79.1	8,668,911	6,810,751	78.6
Eagle Star	.....	*−476*	.....	.....	23,181	.....
Eaton/Bay Insurance Co.	4,709,190	4,529,624	96.2	7,522,975	7,008,415	93.2
Economical Mutual	40,845,569	33,173,304	81.2	54,910,199	43,623,804	79.4
Elite Insurance	.....	*−3,693*	.....	.....	*−143,193*	.....
Emmco Insurance	15,911	19,406	122.0	34,447	34,439	100.0
Employers Ins. of Wausau — A Mutual Co.	3,215,729	2,854,593	88.8	6,253,740	4,490,935	71.8
English & American Ins. Co.	.....	.....	.....	.....	*−9,844*	.....
Federal Insurance	2,080,658	2,225,375	107.0	10,704,919	8,658,220	80.9
Federated Mutual Ins. Co.	4,291,621	3,942,115	91.9	8,973,511	7,271,701	81.0
Federation Insurance Co. of Canada	4,936,891	4,049,840	82.0	11,217,488	9,693,092	86.4
Fidelity Insurance of Canada	1,872,643	1,712,314	91.4	6,842,927	5,196,153	75.9
Fire Insurance of Canada	.....	9,572	.....	.....	23,282	.....
Fireman's Fund Insurance Co.	*−318*	*−702,968*	.....	*−1,312*	*−755,019*	.....
Fireman's Fund Insurance Co. of Canada	44,923,125	37,642,839	83.8	74,975,092	70,083,966	93.5
First National Insurance of America	1,139,981	1,078,771	94.6	2,387,125	1,795,344	75.2
General Accident of Canada	41,935,363	33,622,703	80.2	65,908,364	53,028,612	84.3
General Insurance of America	262,480	212,330	80.9	495,605	305,587	61.7
General Security of Canada	613,757	1,182,953	192.7	11,195,073	16,987,300	151.7
Gerling Global General	4,387,646	3,588,488	81.8	4,713,033	6,590,599	139.8
Gibraltar General Insurance Co.	5,868,253	5,400,575	92.0	8,871,237	8,134,365	91.7
Gold Circle	3,858,150	4,694,595	121.7	4,496,679	5,329,852	118.5
Gore Mutual	27,194,624	20,550,729	75.6	33,110,826	26,300,018	79.4
Great Eastern Insurance	261	*−13,808*	5290.4	2,685,908	2,714,331	101.1
Great American	.....	*−297,696*	.....	.....	*−462,011*	.....
Guarantee of N.A.	10,311,456	6,352,704	61.6	18,096,783	14,111,726	78.0
Guardian Insurance of Canada	26,591,000	17,824,000	67.0	63,267,000	47,273,000	74.7
Halifax Insurance	13,390,738	9,694,644	72.4	31,043,780	24,246,958	78.1
Hartford Fire	10,725,799	7,302,084	68.1	14,325,789	10,769,335	75.2
Herald Ins. Co.	.....	.....	.....	.....	47	.....
Highland Insurance Co.	5,537	143,450	2590.8	*−3,245*	169,311	.....
Home Insurance	23,523,794	16,115,319	68.5	40,969,701	27,817,611	67.9
Ideal Mutual	79,210	38,610	48.7	124,346	32,787	26.4
INA Insurance Co. of Canada	4,629,540	2,839,926	61.3	6,294,214	4,076,786	64.8
Insurance of North America	513,851	361,905	70.4	535,510	626,928	117.1
Insurance Corp. of Ireland	1,774,159	1,602,393	90.3	2,087,061	1,812,816	86.9
Jevco Insurance	64,547	44,313	68.7	85,180	48,568	57.0
Kansa General Ins. Co.	1,401,906	1,749,571	124.8	1,951,807	2,632,250	134.9
Laurentian Shield	135,437	104,396	77.1	3,383,325	2,692,906	79.6
Liberty Mutual Fire	21,353,050	19,095,853	89.4	38,436,146	32,243,557	83.9
Liberty Mutual Insurance	*−802*	123,744	.....	*−767*	209,348	.....

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
ls	3,677,826	3,774,512	102.6	28,289,427	21,759,434	76.9
on & Edinburgh	.....	.....	.....	.....	.....	.....
on & Midland	.....	*−9,167*	.....	.....	*−4,805*	.....
on Assurance	.....	797,772	.....	.....	1,490,274	.....
ermen's Mutual Casualty	10,451,121	9,607,544	91.9	10,697,453	9,586,937	89.6
ex General Insurance Co.	1,188,338	886,474	74.6	1,759,601	1,247,208	70.9
el Insurance Co. of Canada	4,901,890	7,764,654	158.4	10,742,328	16,767,926	156.1
land Casualty	.....	*−2,775*	.....	*−128*	*−52,037*	.....
squoi & Rouville	4,643,704	2,555,122	55.0	15,161,971	10,400,281	68.6
rs Insurance Co.	2,087,996	1,491,616	71.4	6,164,352	5,315,810	86.2
nal Employers	283,891	389,099	137.1	708,845	834,452	117.7
Hampshire Insurance Co.	57,713	27,983	48.5	177,420	104,572	58.9
ara Fire	2,177	243	11.2	3,750	5,362	143.0
an Insurance	.....	.....	.....	1,537,898	1,261,356	82.0
n American Co. of Prop.						
sualty	.....	.....	.....	.....	.....	.....
umberland General Ins. Co.	2,496,359	2,171,003	87.0	13,279,958	13,086,793	98.5
ich Union Fire	.....	*−78,435*	.....	.....	*−123,875*	.....
Republic Insurance Co.	25,536	.....	.....	87,226	.....	.....
ha Indemnity	131	4,098	3128.2	1,496,192	1,459,288	97.5
rio Motorist Insurance Co.	8,943,051	6,632,818	74.2	8,943,051	6,632,818	74.2
rio Mutual General	1,844,501	900,727	48.8	1,844,501	900,727	48.8
n Insurance	.....	*−68*	.....	.....	*−68*	.....
-Dorchester	1,204,050	807,043	67.0	1,204,050	807,043	67.0
ic Employers	15,509	*−15,215*	.....	37,230	7,373	19.8
Insurance Co. Ltd.	11,156,163	6,607,750	59.2	11,156,163	6,607,750	59.2
Assurance Co.	.....	27,495	.....	.....	428	.....
Personal Ins. Co. of Canada	8,446,722	6,945,956	82.2	14,692,700	12,859,796	87.5
Insurance Co.	5,752,808	5,245,594	91.2	5,846,846	5,278,871	90.3
nix Assur. of Canada	17,606,770	13,852,712	78.7	25,585,521	20,000,728	78.2
.....	44,055,684	27,864,454	63.2	44,055,684	27,864,454	63.2
Insurance	6,018,606	5,448,212	90.5	9,337,153	7,566,096	81.0
ge La Prairie Mutual	1,709,092	1,292,984	75.7	5,011,848	3,629,947	72.4
ier Insurance	605,829	582,329	96.1	605,829	660,292	109.0
ident Assurance	76,762	57,231	74.6	24,500,231	18,717,331	76.4
ential Assurance England	15,555,983	11,022,163	70.9	70,400,524	50,572,271	71.8
Insurance Co.	.....	*−11*	.....	.....	4,694	.....
ec Assurance	37,844	36,459	96.3	3,871,604	3,674,837	94.9
nce Insurance Co.	3,480,771	2,127,366	61.1	3,469,739	1,837,781	53.0
l Insurance Co. of Canada	116,315,561	97,879,257	84.1	225,517,121	197,187,418	87.4
co Insurance of America	10,413,060	6,129,595	58.9	16,530,377	9,374,480	56.7
Paul Fire & Marine	988,894	1,083,689	109.6	1,162,495	1,144,019	98.4
tish & York	14,707,301	12,016,459	81.7	22,469,203	23,207,523	103.3

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Security Casualty	1,438,123	1,135,280	78.9	3,838,042	2,613,144	68.1
Security Ins. Co. of Hartford	.....	.....	.....	.....	14,508	.....
Sentry Insurance A Mutual Co.	81,342	4,598	5.7	84,110	5,388	6.4
Simcoe & Erie	4,432,816	3,235,606	73.0	19,787,450	15,853,204	80.1
Sovereign General Insurance Co.	3,851,287	3,517,250	91.3	14,137,182	10,995,565	77.8
Stanstead & Sherbrooke	717,100	413,819	57.7	4,054,088	2,998,169	74.0
State Farm Mutual Auto	77,290,828	58,251,386	75.4	86,231,071	65,670,777	76.2
Sun Alliance Insurance Co.	10,915,077	9,461,116	86.7	21,393,443	17,665,657	82.6
Switzerland General	.....	*−6,958*	.....	1,427,144	970,797	68.0
Symons General	.....	.....	.....	48,424	13,069	27.0
Tokio Marine & Fire	11,591	5,708	49.2	19,723	2,530	12.8
Toronto General	10,160,886	8,543,956	84.1	18,988,704	15,838,014	83.4
Traders General Insurance Co.	5,644,936	4,746,640	84.1	10,549,279	8,798,896	83.4
Trafalgar Ins. Co. Ltd.	211,580	.....	.....	227,007	52,038	22.9
Transit Insurance	95,103	30,207	31.8	173,643	59,709	34.4
Transport Indemnity	.....	5,114	.....	.....	*−484,896*	.....
Transport Insurance	1,310,422	*−32,985*	.....	3,283,617	1,227,474	37.4
Travelers Indemnity	493,300	426,270	86.4	928,968	906,098	97.5
Travelers Indemnity of Canada	24,455,215	19,822,059	81.1	52,195,645	40,444,333	77.5
Unifund Assurance	20,926	550	2.6	5,771,645	3,966,463	68.7
Unigard Mutual	.....	5,542	.....	.....	*−18,471*	.....
United Canada Insurance Co.	4,552,637	2,857,386	62.8	11,164,588	7,838,605	70.2
United Provinces	38,343	41,455	108.1	19,174,856	14,686,437	76.6
United States Fidelity & Guar.	7,057,777	6,325,531	89.6	8,512,423	8,338,118	98.0
United States Fire	428,502	248,076	57.9	858,597	615,995	71.7
Unity Fire & General Insurance	607,142	507,575	83.6	3,252,407	2,438,698	75.0
Utica Mutual	77,237	99,503	128.8	188,570	161,023	85.4
Victoria Insurance Co. of Canada	97,685	*−5,708*	.....	1,353,594	2,484,326	183.5
Waterloo Insurance	9,093,573	8,748,743	96.2	9,093,573	8,748,743	96.2
Wawanesa Mutual	21,989,933	18,931,133	86.1	82,514,729	63,769,401	77.3
Western Assurance	36,539,767	28,969,128	79.3	39,643,970	31,648,967	79.8
York Fire & Casualty Insurance Co.	3,051,902	2,682,834	87.9	3,051,902	2,682,834	87.9
Zurich Insurance Co.	57,339,519	52,844,668	92.2	80,656,812	74,902,422	92.9
RECIPROCAL						
Truck Insurance Exchange	30	185	616.7	30	185	616.7
Totals — 1980	1,305,670,591	1,042,599,303	79.9	2,452,460,934	1,991,740,912	81.2
Totals — 1979	1,196,901,841	912,693,199	76.2	2,239,432,383	1,695,739,980	75.7
Totals — 1978	1,134,525,049	842,188,354	74.2	2,075,291,776	1,508,957,495	72.7
Totals — 1977	1,094,433,714	752,641,483	68.7	2,247,852,878	1,493,946,020	66.4
Totals — 1976	962,384,832	656,207,298	68.2	2,023,665,377	1,306,530,168	64.6

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
oma	116,456	37,298	32.0
	47,882	29,559	61.7
nshard	22,934	629	2.7
uga	33,284	4,255	12.8
ferin	65,034	30,348	46.7
ia	189,355	104,872	55.4
	43,369	5,108	11.8
mers' (Lindsay)	563,633	260,797	46.3
	171,387	42,694	24.9
ward	59,208	23,300	39.4
nbton	119,070	36,723	30.8
ark	41,581	7,888	19.0
Gillivray	6,570	.....	.....
folk	29,158	4,459	15.3
th Blenheim	31,230	6,797	21.8
th Kent	28,936	3,946	13.6
ford	153,666	69,465	45.2
l	54,476	21,497	39.5
l & Maryborough	141,204	66,747	47.3
th Easthope	52,663	23,585	44.8
bisa	65,498	21,341	32.6
st Elgin	100,367	86,090	85.8
stminster	12,774	92	.7
Totals for 1980	2,149,735	887,490	41.3
Totals for 1979	718,652	254,234	35.4

TABLE IX. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE

Companies	ONTARIO			CANADA		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
urance Companies	1,305,670,591	1,042,599,303	79.9	2,452,460,934	1,991,740,912	81.2
rmers' Mutuals	2,149,735	887,490	41.3	2,149,735	887,490	41.3
Totals for 1980	1,307,820,326	1,043,486,793	79.8	2,454,610,669	1,992,628,402	81.2
Totals for 1979	1,197,620,493	912,947,433	76.2	2,240,151,035	1,696,458,214	75.7
Totals for 1978	1,134,774,993	842,242,545	74.2	2,075,541,720	1,509,011,686	72.7
Totals for 1977	1,094,433,714	752,641,483	68.7	2,247,852,878	1,493,946,020	66.4
Totals for 1976	962,384,832	656,207,298	68.2	2,203,665,377	1,306,530,168	64.6

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Insurance Co.	4,045,864	2,808,914	69.4	5,165,977	3,462,635	67.0
Advocate Gen. Ins. of Canada	27,105	16,359	60.5	60,526	20,520	33.9
Aetna Casualty and Surety	793,151	60,550	7.6	1,412,728	*−118,585*	.....
Aetna Casualty Co. of Canada	5,371,007	4,006,029	74.6	12,032,281	9,236,066	76.8
Aetna Insurance	12,633	4,394	34.8	12,983	4,599	35.4
Affiliated F M	144	*−453*	.....	144	2,159	1499.3
Albion Insurance	1,325,843	813,077	61.3	1,351,533	799,151	59.1
Allstate Insurance Co.	*−56,708*	985	.....	*−7,943*	1,465	.....
Allstate Insurance Co. of Canada	37,681,347	31,819,039	84.4	68,417,248	53,020,382	77.5
Alpina Insurance	.....	.....	.....	.....	.....	.....
American Bankers Ins. Co. of Fla.	.....	*−3,612*	.....	.....	*−3,612*	.....
American Home Assurance Co.	612,769	221,124	36.1	1,264,954	841,464	66.5
American Insurance	*−1,185*	*−157,272*	.....	*−3,162*	*−37,115*	.....
American Mutual Liability	6,551	56,080	856.1	23,208	113,444	488.8
American National Fire	.....	*−6,944*	.....	.....	*−10,776*	.....
American Re-insurance Co.	.....	.....	.....	.....	.....	.....
American Road Ins. Co.	.....	.....	.....	.....	.....	.....
Anglo Canada	670,935	468,037	69.8	679,975	468,948	69.0
Balboa Insurance Co.	.....	.....	.....	.....	.....	.....
Bay City General Ins. Co.	1,555,585	711,196	45.7	155,756	711,196	45.7
Buffalo Ins. Co.	.....	.....	.....	.....	.....	
Calvert Fire	.....	.....	.....	.....	.....	.....
Canada Accident & Fire Assurance Co.	1,394,724	1,169,638	83.9	4,778,451	3,398,451	71.1
Canada Security Assurance Co.	.....	*−29,108*	.....	.....	*−51,009*	.....
Canadian Commerce	431,846	254,317	58.9	553,234	301,843	54.6
Canadian General	6,717,192	4,952,664	73.7	12,069,652	8,638,967	71.6
Canadian Home Assurance	1,005,195	552,499	55.0	15,061,850	7,347,774	48.8
Canadian Indemnity	5,827,857	4,433,074	76.1	14,632,116	11,725,370	80.1
Canadian Provincial	1,466,557	1,474,177	100.5	3,538,315	3,211,449	90.8
Canadian Surety	3,267,262	2,456,624	75.2	6,386,933	4,274,508	66.9
Canadian Universal Ins. Co.	1,598,569	2,265,105	141.7	5,478,696	4,240,728	77.4
Cardinal Insurance	575,753	256,699	44.6	872,063	287,656	33.0
Casualty Co. of Canada	4,697,129	3,186,240	41.4	7,037,709	4,570,003	64.9
Centennial Insurance	.....	.....	.....	.....	.....	.....
Central Mutual Insurance Co.	.....	*−27,700*	.....	.....	*−60,237*	.....
Century Insurance Co. of Canada	.....	*−22,017*	.....	528,278	131,345	24.9
Chateau Insurance Co.	2,410,317	1,673,536	69.4	3,719,413	2,470,729	66.4
Chrysler Insurance Co.	.....	.....	.....	.....	.....	.....
Citadel General Assurance Co.	264,037	3,237,150	1226.0	260,281	3,583,752	1376.9
Coachman Insurance	833,861	185,883	22.3	833,861	185,883	22.3
Commerce & Industry of Canada	29,836	4,564	15.3	65,305	38,434	58.9
Commerce Group Insurance Co.	3,996	5,312	132.9	27,794,149	14,132,713	50.8
Commercial Union Assurance of Canada	32,967,113	23,148,813	70.2	55,537,148	36,779,968	66.2
Commonwealth Insurance Co.	.....	*−12,147*	.....	.....	*−18,081*	.....
Constitution Insurance Co. of Canada	9,162,961	6,993,348	76.3	11,877,094	10,416,795	87.7
Continental Insurance Co.	4,124,204	3,170,147	76.9	9,605,895	7,683,811	80.0
Continental Insurance Co. of Canada	526	396	75.3	173,074	127,876	73.9
Contingency Insurance Co. Ltd.	317,036	275,505	86.9	1,186,682	653,716	55.1

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
perative Fire & Casualty Co.	390,301	286,991	73.5	49,138,328	37,430,195	76.2
perators Insurance Assoc.	76,478,402	58,216,309	76.1	76,478,402	58,216,309	76.1
hill Insurance Co.	1,303,369	1,030,741	79.1	4,638,058	3,237,579	69.8
nation Insurance	88,545	89,682	101.3	108,631	89,396	82.3
is General	3,837	490	12.8	6,755	1,300	19.2
is Insurance Society, Inc.	.....	*−195*	.....	.....	217	.....
inion of Canada General	19,628,133	11,692,750	59.6	27,808,974	16,399,947	59.0
inion Insurance Corp.	3,684,432	2,989,523	81.1	4,590,126	3,634,159	79.2
e Star	.....	*−476*	.....	.....	24,681	.....
n/Bay Insurance Co.	2,576,921	2,500,229	97.0	3,978,061	3,559,945	89.5
omical Mutual	22,397,035	17,486,276	78.1	29,746,837	22,443,025	75.4
Insurance	.....	*−1,872*	.....	.....	*−138,234*	.....
nco Insurance	.....	.....	.....	.....	.....	.....
loyers Ins. of Wausau — A utual Co.	1,843,342	1,417,927	76.9	3,473,369	1,989,804	57.3
ish & American Ins. Co.	.....	.....	.....	.....	*−10,864*	.....
eral Insurance	1,161,995	1,528,955	131.6	5,004,989	4,212,296	84.2
erated Mutual Ins. Co.	2,391,431	2,295,765	96.0	4,464,450	3,293,950	73.8
eration Insurance Co. of Canada	2,696,445	2,351,773	87.2	5,718,469	5,003,773	87.5
ity Insurance of Canada	999,357	1,008,069	100.9	3,440,877	2,366,538	68.8
Insurance of Canada	.....	5,483	.....	.....	16,558	.....
nan's Fund Insurance Co.	*−323*	*−663,287*	.....	*−1,399*	*−636,968*	.....
nan's Fund Insurance Co. of nada	25,611,408	20,741,122	81.0	39,125,932	33,864,205	86.6
National Insurance of America	648,935	512,954	79.0	1,294,567	542,517	41.9
eral Accident of Canada	22,671,241	18,555,740	81.8	33,820,217	26,437,442	78.2
eral Insurance of America	147,108	113,526	77.2	265,717	130,703	49.2
eral Security of Canada	356,326	789,026	221.4	5,663,900	8,805,969	155.5
ng Global General	2,336,915	1,878,079	80.4	2,283,995	3,053,442	133.7
altar General Insurance Co.	3,121,797	2,541,973	81.4	4,690,397	3,647,331	77.8
Circle	1,890,494	646,321	34.2	2,203,373	735,520	33.4
Mutual	14,695,160	10,502,440	71.5	17,837,944	13,561,401	76.0
t Eastern Insurance	167	2,943	1762.3	1,277,574	1,208,462	94.6
t American	.....	*−224,507*	.....	.....	*−348,424*	.....
antee of N.A.	5,750,415	2,904,092	50.5	9,238,851	5,723,773	62.0
dian Insurance of Canada	14,620,000	7,875,000	53.9	33,179,000	19,440,000	58.6
fax Insurance	6,757,961	4,127,047	61.1	15,517,253	10,985,751	70.8
ford Fire	5,975,464	4,051,002	67.8	7,684,113	5,852,595	76.2
ld Ins. Company	.....	.....	.....	.....	25	.....
land Insurance Co.	5,572	142,450	2556.5	*−5,756*	153,673	.....
e Insurance	12,182,303	7,717,311	63.3	20,831,224	12,494,245	60.0
Mutual	79,210	33,559	42.4	124,346	28,846	23.2
Insurance Co. of Canada	2,753,151	1,558,888	56.6	3,604,027	2,065,040	57.3
rance of North America	530,955	324,779	61.2	551,566	513,180	93.0
rance Corp. of Ireland	1,007,229	902,603	89.6	1,150,282	970,749	84.4
o Insurance	.....	.....	.....	.....	.....	.....
sa General Ins. Co.	.....	.....	.....	.....	.....	.....
entian Shield	75,599	45,751	60.5	1,623,317	902,402	55.6
rty Mutual Fire	11,926,160	9,513,853	79.8	20,470,709	14,622,995	71.4
rty Mutual Insurance	*−802*	243,873	.....	*−912*	232,276	.....

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Lloyds	1,931,834	2,511,739	130.0	13,897,634	10,058,224	72.4
London & Midland	.....	.....	.....	.....	9,725	.....
London Assurance	.....	479,277	.....	.....	897,055	.....
Lumbermen's Mutual Casualty	5,868,000	5,345,368	91.1	6,110,865	5,309,286	86.9
Maplex General Insurance Co.	649,784	466,495	71.8	935,168	634,143	67.8
Markel Insurance Co. of Canada	2,826,321	4,339,341	153.5	5,404,788	9,975,958	184.6
Maryland Casualty	.....	4,071	.....	*−79*	*−29,696*	.....
Missisquoi & Rouville	2,112,816	1,144,006	54.1	7,262,971	4,182,377	57.6
Motors Insurance Co.	.....	.....	.....	.....	.....	.....
National Employers	160,273	176,009	109.8	369,686	355,348	96.1
New Hampshire Insurance Co.	57,721	26,370	45.7	177,448	94,491	53.2
Niagara Fire	2,059	230	11.2	2,889	4,376	151.5
Norman Insurance	.....	.....	.....	780,916	553,535	70.9
North American Co. of Prop. Casualty	.....	.....	.....	.....	.....	.....
Northumberland General Ins. Co.	1,774,019	1,014,609	57.2	8,242,138	8,634,759	104.8
Norwich Union Fire	.....	*−73,407*	.....	.....	*−114,025*	.....
Old Republic Insurance Co.	25,536	.....	.....	87,226	.....	.....
Omaha Indemnity	79	4,098	5187.3	802,512	582,586	72.6
Ontario Motorist Insurance Co.	4,844,050	3,864,942	79.8	4,844,050	3,864,942	79.8
Ontario Mutual General	966,639	361,104	37.4	966,639	361,104	37.4
Orion Insurance	.....	−68	.....	.....	−68	.....
Otter-Dorchester	589,982	246,285	41.7	589,982	246,285	41.7
Pacific Employers	8,489	*−12,128*	.....	30,209	10,486	34.7
Pafco Insurance Co. Ltd.	7,732,239	3,927,871	50.8	7,732,239	3,927,871	50.8
Pearl Assurance Co.	.....	27,645	.....	.....	1,928	.....
The Personal Ins. Co. of Canada	4,399,101	3,658,671	83.2	7,470,894	6,438,819	86.2
Perth Insurance Co.	3,071,479	2,871,021	93.5	3,134,588	2,920,982	93.2
Phoenix Assurance of Canada	9,818,068	6,377,282	65.0	13,659,046	9,131,995	66.9
Pilot	22,644,816	14,486,575	64.0	22,644,816	14,486,575	64.0
Pitts Insurance	3,717,331	3,625,627	97.5	6,599,908	5,210,484	78.9
Portage La Prairie Mutual	906,949	647,124	71.4	2,465,940	1,721,386	69.8
Premier Insurance	362,982	285,019	78.5	362,982	285,019	78.5
Provident Assurance	36,956	*−4,274*	.....	11,870,693	6,573,512	55.4
Prudential Assurance England	8,508,753	4,609,691	54.2	34,339,341	19,350,648	56.4
QBE Insurance Co.	.....	−6	.....	.....	4,984	.....
Quebec Assurance	19,815	27,682	139.7	1,881,076	1,799,991	95.7
Reliance Insurance Co.	1,974,577	886,761	44.9	1,966,531	609,180	31.0
Royal Insurance Co. of Canada	63,582,488	45,548,210	71.6	118,547,159	85,721,780	72.3
Safeco Insurance of America	5,386,987	3,128,316	58.1	8,209,602	4,492,706	54.7
St. Paul Fire & Marine	594,691	723,955	121.7	687,024	752,164	109.5
Scottish & York	7,700,388	6,494,027	84.3	11,981,875	11,032,672	92.1

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
urity Casualty	785,655	435,413	55.4	2,046,924	738,365	36.1
urity Ins. Co. of artford	.....	.....	.....	.....	7,541	.....
try Insurance A Mutual o.	50,674	4,484	8.8	53,442	4,367	8.2
coe & Erie	2,579,130	1,810,733	70.2	9,960,914	6,909,831	69.4
ereign General Insurance o.	2,089,628	2,084,980	99.8	7,392,896	5,097,628	69.0
nstead & Sherbrooke	401,859	201,555	50.2	1,999,131	1,133,188	56.7
e Farm Mutual Auto	42,583,666	32,026,440	75.2	47,113,865	35,908,961	76.2
Alliance Insurance Co.	6,063,739	4,724,519	77.9	11,350,580	8,134,370	71.7
tzerland General	.....	*−6,000*	.....	782,958	572,304	73.1
ons General	.....	.....	.....	48,424	13,069	27.0
io Marine & Fire	9,462	*−1,397*	.....	*16,239*	*−4,461*	.....
onto General	5,495,884	4,052,181	73.7	9,875,170	7,068,246	71.6
lers General Insurance o.	3,053,269	2,251,211	73.7	5,486,205	3,926,803	71.6
algar Ins. Co. Ltd.	109,040	.....	.....	115,916	16,600	14.3
nsit Insurance	48,153	30,207	62.7	87,921	33,297	37.9
nsport Indemnity	.....	7,206	.....	.....	*−467,154*	.....
nsport Insurance	1,262,688	*−33,965*	.....	3,129,446	694,585	22.2
velers Indemnity	435,113	291,603	67.0	770,226	693,790	90.1
velers Indemnity of anada	13,420,173	11,507,677	85.7	27,006,432	22,245,723	82.4
fund Assurance	11,300	448	4.0	3,177,444	2,116,846	66.6
gard Mutual	.....	20,886	.....	.....	68,225	.....
ted Canada Insurance o.	2,469,907	1,309,288	53.0	6,020,528	3,045,175	50.6
ted Provinces	20,756	35,347	170.3	9,338,298	5,890,916	63.1
ted States Fidelity & uar.	3,951,647	3,960,783	100.2	4,766,806	5,167,528	108.4
ted States Fire	257,034	230,390	89.6	486,887	393,555	80.8
ty Fire & General nsurance	332,127	335,320	101.0	1,569,049	1,191,589	75.9
a Mutual	77,237	62,097	80.4	188,570	89,611	47.5
toria Insurance Co. of anada	61,365	*−22,826*	.....	772,876	1,705,385	220.7
terloo Insurance	4,969,965	4,618,013	92.9	4,969,965	4,618,013	92.9
wanesa Mutual	11,999,869	10,668,062	88.9	43,343,641	30,804,385	71.1
stern Assurance	19,909,917	16,098,379	80.9	21,565,660	17,202,146	79.8
k Fire & Casualty nsurance Co.	1,679,005	1,439,246	85.7	1,679,005	1,439,246	85.7
ich Insurance Co.	31,067,422	26,217,884	84.4	42,805,504	36,713,553	85.8
RECIPROCALS						
ck Insurance Exchange	30	185	616.7	30	185	616.7
Totals — 1980	715,397,938	539,737,067	75.4	1,286,962,674	942,687,070	73.2
Totals — 1979	672,519,048	490,574,904	72.9	1,203,435,657	858,345,756	71.3
Totals — 1978	659,825,495	513,141,018	77.8	1,134,675,569	897,445,839	79.1
Totals — 1977	629,696,039	487,157,192	77.3	1,314,813,616	980,085,370	74.5
Totals — 1976	549,929,363	428,370,652	77.9	1,187,825,440	851,540,013	71.7

TABLE IX(A). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — LIABILITY

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	57,401	2,322	4.0
Ayr	24,997	7,267	29.1
Blanshard	11,045	629	5.7
Cayuga	18,269	.....	.....
Dufferin	32,427	13,952	43.0
Elma	97,231	29,378	30.2
Farmers' (Lindsay)	279,767	79,027	28.2
Howard	30,258	13,967	46.2
Lambton	56,144	10,992	19.6
Lanark	19,046	315	1.7
McGillivray	3,024	.....	.....
Norfolk	14,465	359	2.5
North Blenheim	16,644	408	2.5
North Kent	14,960	.....	.....
Oxford	78,931	34,663	43.9
Peel	34,319	4,160	12.1
Peel & Maryborough	70,261	13,698	19.5
South Easthope	26,019	13,528	52.0
Wabisa	32,720	2,799	8.6
West Elgin	49,742	45,273	91.0
Westminster	6,834	.....	.....
Totals for 1980	1,057,598	284,066	26.9
Totals for 1979	382,868	68,975	18.0

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
ainers Insurance Co.	813,724	435,175	53.5	974,160	442,524	45.4
ocate Gen. Ins. of Canada	3,298	.....	.....	5,213	.....	.....
a Casualty and Surety	2,090	*−13,595*	.....	1,915	*−13,119*	.....
a Casualty Co. of Canada	577,636	300,995	52.1	943,919	445,600	47.2
a Insurance	235	.....	.....	235	.....	.....
liated F M	.....	.....	.....	.....	.....	.....
n Insurance	170,056	146,638	86.2	174,949	143,247	81.9
ate Insurance Co.	48	*−3,979*	.....	48	*−3,986*	.....
ate Insurance Co. of Canada	3,566,727	4,336,155	121.6	5,135,566	5,300,668	103.2
a Insurance	.....	.....	.....	.....	.....	.....
rican Bankers Ins. Co. of a.	.....	.....	.....	.....	.....	.....
rican Home Assurance Co.	*−50*	*−141*	.....	*−74*	*−369*	.....
rican Insurance	*−87*	*−103,191*	.....	*−97*	*−105,188*	.....
rican Mutual Liability	820	25,291	3084.3	7,468	27,125	363.2
rican National Fire	.....	*−2,264*	.....	.....	*−3,513*	.....
rican Re-insurance Co.	.....	.....	.....	.....	.....	.....
rican Road Ins. Co.	453,897	312,108	68.8	1,920,587	1,446,727	75.3
o Canada	106,450	61,128	57.4	107,072	61,916	57.8
oa Insurance Co.	.....	.....	.....	.....	.....	.....
City General Ins. Co.	7	38,421	.....	7	38,421	.....
alo Ins. Co.	.....	.....	.....	.....	.....	.....
ert Fire	.....	.....	.....	.....	.....	.....
da Accident & Fire ssurance Co.	136,323	214,867	157.6	283,910	272,747	96.1
da Security Assurance	.....	1,561	.....	.....	1,561	.....
dian Commerce	62,818	17,103	27.2	75,406	17,773	23.6
dian General	896,298	85,000	9.5	1,219,951	209,146	17.1
dian Home Assurance	116,758	122,974	105.3	1,078,912	595,922	55.2
dian Indemnity	602,763	347,584	57.7	1,012,656	452,761	44.7
dian Provincial	166,709	149,424	89.6	275,621	165,947	60.2
dian Surety	462,529	260,021	56.2	634,517	392,202	61.8
dian Universal Ins. Co.	227,333	258,989	113.9	444,721	383,301	86.2
inal Insurance	5,544	550	9.9	8,067	550	6.8
alty Co. of Canada	684,614	408,796	59.7	812,302	427,023	52.6
ennial Insurance	.....	.....	.....	.....	.....	.....
ral Mutual Insurance Co.	.....	1,427	.....	.....	3,371	.....
ury Insurance Co. of nada	.....	*−56,683*	.....	34,620	*−8,464*	.....
eau Insurance Co.	260,819	256,062	98.2	332,357	297,836	89.6
sler Insurance Co.	.....	.....	.....	.....	.....	.....
lel General Assurance Co.	40,983	57,131	139.4	41,960	64,759	154.3
hman Ins.	.....	.....	.....	.....	.....	.....
merce & Industry of Canada	.....	.....	.....	.....	.....	.....
merce Group Insurance Co.	489	3	0.6	1,345,580	705,926	52.5
mercial Union Assurance of nada	3,010,955	2,008,496	66.7	4,185,338	2,622,243	62.7
monwealth Insurance Co.	.....	*−4,583*	.....	.....	*−11,408*	.....
stitution Insurance Co. of nada	1,279,459	880,976	68.9	1,429,710	931,473	65.2
inental Insurance	235,420	180,960	76.9	548,327	438,611	80.0
inental Insurance Co. of nada	30	23	76.7	9,879	7,300	73.9
ingency Insurance Co. Ltd.	2,671	9,823	367.8	35,764	28,523	79.8

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Co-operative Fire & Casualty Co.	29,258	635	2.2	3,908,747	2,116,288	54.1
Co-operators Insurance Assoc.	11,174,648	2,039,652	18.3	11,174,648	2,039,652	18.3
Cornhill Insurance Co.	134,507	107,637	80.0	321,201	154,170	48.0
Coronation Insurance	13,536	*−2,914*	.....	15,293	*−1,764*	.....
Cumis General	.....	.....	.....	.....	.....	.....
Cumis Insurance Society, Inc.	.....	.....	.....	.....	.....	.....
Dominion of Canada General	2,628,371	2,254,905	85.8	3,070,682	2,408,455	78.4
Dominion Insurance Corp.	210,316	170,649	81.1	262,017	207,445	79.2
Eagle Star	.....	.....	.....	.....	.....	.....
Eaton Bay Insurance Co.	350,010	261,590	74.7	418,332	315,667	75.5
Economical Mutual	3,021,540	2,770,057	91.7	3,507,754	2,977,977	84.9
Elite Insurance	.....	.....	.....	.....	*−73*	.....
Emmco Insurance	.....	.....	.....	.....	.....	.....
Employers Ins. of Wausau — A Mutual Co.	210,033	171,668	81.7	317,315	182,665	57.6
English & American Ins. Co.	.....	.....	.....	.....	.....	.....
Federal Insurance	105,473	80,339	76.2	265,960	289,015	108.7
Federated Mutual Ins. Co.	271,534	165,182	60.8	399,985	211,621	52.9
Federation Insurance Co. of Canada	373,729	297,596	79.6	545,263	299,125	54.9
Fidelity Insurance of Canada	112,859	2,196	1.9	245,038	38,441	15.7
Fire Insurance of Canada	.....	4,088	.....	.....	5,921	.....
Fireman's Fund Insurance Co.	*−16*	*−9,742*	.....	*−12*	*−15,624*	.....
Fireman's Fund Insurance Co. of Canada	2,975,614	2,357,351	79.2	3,678,733	2,820,616	76.7
First National Insurance of America	30,049	*−21,703*	.....	49,328	*−63,642*	.....
General Accident of Canada	2,891,843	1,334,155	46.1	3,387,602	1,669,675	49.3
General Insurance of America	7,084	*−860*	.....	12,420	*−6,999*	.....
General Security of Canada	34,454	79,316	230.2	242,166	200,936	83.0
Gerling Global General	288,841	237,535	82.2	296,983	242,639	81.7
Gibraltar General Insurance Co.	448,080	316,559	70.6	535,947	350,170	65.3
Gold Circle	192,907	41,375	21.4	224,834	42,640	19.0
Gore Mutual	2,183,481	1,348,458	61.8	2,439,883	1,580,356	64.8
Great Eastern Insurance	12	*−6,993*	.....	54,259	5,595	10.3
Great American	.....	*−73,189*	.....	.....	*−113,587*	.....
Guarantee of N.A.	716,726	473,078	66.0	927,862	601,748	64.9
Guardian Insurance of Canada	1,890,000	567,000	30.0	2,909,000	1,068,000	36.7
Halifax Insurance	1,576,359	742,670	47.1	2,222,274	1,119,149	50.4
Hartford Fire	617,110	248,008	40.2	671,985	221,442	33.0
Herald Ins. Co.	.....	.....	.....	.....	4	.....
Highland Insurance Co.	.....	.....	.....	.....	.....	.....
Home Insurance	1,563,015	308,365	19.7	2,282,818	432,630	19.0
Ideal Mutual	.....	.....	.....	.....	.....	.....
INA Insurance Co. of Canada	12,954	23,835	184.0	33,689	17,335	51.5
Insurance of North America	*−5,120*	*−3,875*	.....	*−5,098*	*−3,451*	.....
Insurance Corp. of Ireland	79,004	*−380*	.....	87,516	1,124	1.3
Jevco Insurance	.....	.....	.....	.....	.....	.....
Kansa General Ins. Co.	.....	.....	.....	.....	.....	.....
Laurentian Shield	11,247	3,632	32.3	87,691	32,041	36.5
Liberty Mutual Fire	1,455,650	1,823,476	125.3	1,985,822	2,063,979	103.9
Liberty Mutual Insurance	.....	*−5,428*	.....	9	*−5,381*	.....

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
yds	263,369	185,861	70.6	967,484	378,011	39.1
don & Midland	.....	.....	.....	.....	.....	.....
don Assurance	.....	58,447	.....	.....	66,850	.....
ıbermen's Mutual Casualty	697,674	1,003,892	143.9	692,855	1,004,836	145.0
ɔlex General Insurance Co.	92,444	*−23,542*	.....	116,914	*−14,000*	.....
kel Insurance Co. of Canada	121,306	61,296	50.5	149,708	130,776	87.4
yland Casualty	.....	*−5,808*	.....	.....	*−5,582*	.....
sisquoi & Rouville	427,859	242,741	56.7	683,857	364,244	53.3
ors Insurance Co.	.....	.....	.....	.....	.....	.....
ional Employers	17,783	61,221	344.3	28,620	62,067	216.9
v Hampshire Insurance Co.	*−1*	*−12*	.....	*−1*	*−16*	.....
gara Fire	118	13	11.0	165	249	150.9
man Insurance	.....	.....	.....	40,552	13,110	32.3
th American Co. of Prop. asualty	.....	.....	.....	.....	.....	.....
thumberland General Ins. o.	51,727	2,895	5.6	352,680	*−7,400*	.....
wich Union Fire	.....	*−3,992*	.....	.....	*−4,606*	.....
Republic Insurance Co.	.....	.....	.....	.....	.....	.....
aha Indemnity	10	.....	.....	51,211	1,003	2.0
ario Motorist Insurance Co.	663,607	327,415	49.3	663,607	327,415	49.3
ario Mutual General	144,094	60,649	42.1	144,094	60,649	42.1
ɔn Insurance	.....	.....	.....	.....	.....	.....
er-Dorchester	96,324	83,664	86.9	96,324	83,664	86.9
ific Employers	58	*−136*	.....	58	*−151*	.....
ɔo Insurance Co. Ltd.	818,126	600,630	73.4	818,126	600,630	73.4
rl Assurance Co.	.....	.....	.....	.....	*−1,000*	.....
Personal Ins. Co. of Canada	670,793	475,689	70.9	926,555	728,727	78.6
h Insurance Co.	454,266	316,301	69.6	458,199	317,522	69.3
enix Assur. of Canada	1,253,503	576,811	46.0	1,446,839	678,540	46.9
ɔt	4,036,034	1,754,594	43.5	4,036,034	1,754,594	43.5
s Insurance	681,411	504,518	74.0	685,184	490,145	71.5
tage La Prairie Mutual	132,471	154,084	116.3	299,845	252,065	84.1
mier Insurance	47,168	34,987	74.2	47,168	34,987	74.2
vident Assurance	32	*−1,024*	.....	3,695	*−15,923*	.....
dential Assurance England	766,842	795,912	103.8	2,558,122	1,304,064	51.0
E Insurance Co.	.....	*−4*	.....	.....	*−11*	.....
ɔbec Assurance	3,060	*−562*	.....	59,999	33,653	56.1
iance Insurance Co.	228,198	130,855	57.3	227,105	134,225	59.1
yal Insurance Co. of Canada	7,079,158	6,875,396	97.1	9,640,372	8,661,461	89.8
ɔco Insurance of America	724,117	568,007	78.4	965,628	680,082	70.4
Paul Fire & Marine	24,848	14,071	56.6	28,003	16,374	58.5
ttish & York	1,276,934	485,913	38.1	1,539,355	813,204	52.8

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Security Casualty	100,752	117,031	116.2	197,719	165,275	83.6
Security Ins. Co. of Hartford	.....	.....	.....	.....	.....	.....
Sentry Insurance A. Mutual Co.	.....	.....	.....	.....	.....	.....
Simcoe & Erie	14,536	35,660	245.3	264,719	47,399	17.9
Sovereign General Insurance Co.	280,365	143,943	51.3	577,350	194,004	33.6
Stanstead & Sherbrooke	51,306	22,708	44.3	118,777	52,235	44.0
State Farm Mutual Auto	5,865,347	4,171,429	71.1	6,232,923	4,327,650	69.4
Sun Alliance Insurance Co.	707,333	608,803	86.1	1,055,668	833,544	79.0
Switzerland General	.....	.....	.....	48,066	14,951	31.1
Symons General	.....	.....	.....	.....	.....	.....
Tokio Marine & Fire	540	*−80*	.....	927	*−254*	.....
Toronto General	733,335	69,545	9.5	998,141	171,119	17.1
Traders General Insurance Co.	407,408	38,636	9.5	554,523	95,066	17.1
Trafalgar Ins. Co. Ltd.	18,505	.....	.....	19,167	1,245	6.5
Transit Insurance	.....	.....	.....	.....	.....	.....
Transport Indemnity	.....	.....	.....	.....	.....	.....
Transport Insurance	.....	.....	.....	.....	.....	.....
Travelers Indemnity	.....	60,252	.....	12	83,387	694891.7
Travelers Indemnity of Canada	1,674,610	2,339,127	139.7	2,438,450	2,057,681	84.4
Unifund Assurance	573	20	.....	152,718	74,109	48.5
Unigard Mutual	.....	*−14,970*	.....	.....	*−84,310*	.....
United Canada Insurance Co.	109,686	30,661	3.5	266,638	*−96,152*	.....
United Provinces	2,134	*−3,008*	.....	400,055	123,248	30.8
United States Fidelity & Guar.	431,652	69,412	16.1	468,526	89,096	19.0
United States Fire	19,557	*−6,473*	.....	31,523	*−6,457*	.....
Unity Fire & General Insurance	40,784	12,090	29.6	102,364	22,199	21.7
Utica Mutual	.....	48	.....	.....	48	.....
Victoria Insurance Co. of Canada	199	*−2,364*	.....	22,120	3,578	16.2
Waterloo Insurance	651,387	628,407	96.5	651,387	628,407	96.5
Wawanesa Mutual	1,521,188	1,563,320	102.8	3,509,539	2,463,043	70.9
Western Assurance	2,380,106	1,583,334	66.5	2,492,817	1,661,590	66.7
York Fire & Casualty Insurance Co.	193,401	142,485	73.7	193,401	142,485	73.7
Zurich Insurance Co.	4,265,585	4,427,920	103.8	4,830,524	4,748,963	98.3
RECIPROCALS						
Truck Insurance Exchange	.....	.....	.....	.....	.....	.....
Totals — 1980	89,736,096	60,217,886	67.1	123,014,923	76,042,763	61.8
Totals — 1979	73,618,758	55,483,107	75.3	103,603,674	67,133,979	64.7
Totals — 1978	64,206,910	47,695,234	74.3	91,188,847	58,408,724	64.1
Totals — 1977	57,844,112	34,939,602	60.6	87,541,390	50,376,779	57.5
Totals — 1976	53,497,435	25,276,875	47.2	81,972,441	35,447,276	43.2

TABLE IX(B). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — PERSONAL ACCIDENT (concl'd.)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
ma	10,516	25,890	246.2
	4,269	2,935	68.8
shard	1,956	.....	.....
ga	3,003	.....	.....
erin	6,311	.....	.....
a	17,256	76	.4
ers' (Lindsay)	55,787	37,260	66.8
	16,123	5,353	33.2
ard	4,026	.....	.....
bton	10,806	1,048	9.7
rk	3,906	.....	.....
illivray	643	.....	.....
olk	2,887	348	12.1
h Blenheim	2,841	.....	.....
h Kent	2,373	.....	.....
rd	12,719	345	2.7
	3,268	.....	.....
& Maryborough	13,312	869	6.5
h Easthope	4,550	.....	.....
isa	5,385	142	2.6
t Elgin	9,340	8,503	91.0
tminster	1,194	.....	.....
Totals for 1980	192,471	82,769	43.0
Totals for 1979	50,794	18,972	37.2

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Abstainers Insurance Co.	3,190,543	2,809,891	88.1	4,325,784	3,840,944	88.8
Advocate Gen. Ins. of Canada	24,310	18,247	75.1	63,893	21,964	34.4
Aetna Casualty and Surety	55,102	25,090	45.5	101,551	23,155	22.8
Aetna Casualty Co. of Canada	4,041,498	4,087,998	101.2	10,918,822	13,305,846	121.9
Aetna Insurance	482	*−3,054*	.....	562	*−3,054*	.....
Affiliated F M	.....	.....	.....	.....	.....	.....
Albion Insurance	919,082	1,042,348	113.4	932,518	1,084,885	116.3
Allstate Insurance Co.	*−1,514*	*−214,967*	.....	*−181*	*−213,790*	.....
Allstate Insurance Co. of Canada	21,379,547	19,449,659	91.0	52,705,318	46,921,460	89.0
Alpina Insurance	.....	.....	.....	.....	.....	.....
American Bankers Ins. Co. of Fla.	.....	.....	.....	.....	.....	.....
American Home Assurance Co.	101,549	32,837	32.3	171,456	53,875	31.4
American Insurance	453	*−11,069*	.....	*−931*	*−29,010*	.....
American Mutual Liability	882	19,522	2213.4	8,601	26,000	302.3
American National Fire	.....	.....	.....	.....	.....	.....
American Re-insurance Co.	.....	.....	.....	.....	.....	.....
American Road Ins. Co.	.....	.....	.....	.....	.....	.....
Anglo Canada	516,188	408,466	79.1	525,291	418,962	79.8
Balboa Insurance Co.	.....	.....	.....	.....	.....	.....
Bay City General Ins. Co.	1,320,055	998,676	75.7	1,320,163	998,676	75.6
Buffalo Ins. Co.	.....	.....	.....	.....	.....	.....
Calvert Fire	.....	.....	.....	40	.....	.....
Canada Accident & Fire Assurance Co.	930,501	973,125	104.6	4,025,237	3,983,939	99.0
Canada Security Assurance Co.	.....	94	.....	.....	*−1,034*	.....
Canadian Commerce	327,382	306,943	93.8	442,109	368,085	83.3
Canadian General	4,805,370	5,404,947	112.5	9,918,813	11,509,459	116.0
Canadian Home Assurance	652,931	803,226	123.0	13,768,718	12,755,442	96.6
Canadian Indemnity	3,589,327	3,458,785	96.4	10,366,429	10,579,380	102.1
Canadian Provincial	964,055	783,409	81.3	2,785,563	2,925,190	105.0
Canadian Surety	2,644,744	2,763,122	104.5	5,727,680	5,348,700	93.4
Canadian Universal Ins. Co.	1,153,388	1,221,465	105.9	5,130,612	4,350,893	84.8
Cardinal Insurance	293,266	425,313	145.0	525,575	504,938	96.1
Casualty Co. of Canada	3,389,881	3,332,036	98.3	5,427,542	5,077,272	93.5
Centennial Insurance	.....	.....	.....	.....	.....	.....
Central Mutual Insurance Co.	.....	*−5,374*	.....	.....	*−21,036*	.....
Century Insurance Co. of Canada	.....	*−155*	.....	400,301	360,092	90.0
Chateau Insurance Co.	1,734,699	1,648,080	95.0	3,225,859	2,857,206	88.6
Chrysler Insurance Co.	445,834	132,099	29.6	1,302,060	572,140	43.9
Citadel General Assurance Co.	4,512,221	2,125,484	47.1	5,256,029	2,569,017	48.9
Coachman Ins.	100,994	24,321	24.1	100,994	24,321	24.1
Commerce & Industry of Canada	23,048	13,942	60.5	46,700	60,234	129.0
Commerce Group Insurance Co.	4,217	4,902	116.2	26,692,160	25,711,574	96.3
Commercial Union Assurance of Canada	20,956,786	20,870,473	99.6	41,051,158	39,592,090	96.4
Commonwealth Insurance Co.	.....	*−226*	.....	.....	10,052	.....
Constitution Insurance Co. of Canada	6,115,536	5,466,152	89.4	10,015,417	12,182,645	121.6
Continental Insurance	2,708,214	2,324,695	85.8	8,860,600	8,533,244	96.3
Continental Insurance Co. of Canada	512	5,498	1073.8	203,384	227,185	111.7
Contingency Insurance Co. Ltd.	304,801	221,160	72.6	1,234,486	940,378	76.2

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
perative Fire & Casualty o.	273,489	291,447	106.6	37,916,849	36,040,282	95.1
perators Insurance Assoc.	54,660,708	44,748,407	81.9	54,660,708	44,748,407	81.9
hill Insurance Co.	875,843	913,225	104.3	4,064,094	3,591,090	88.4
nation Insurance	61,639	95,379	154.7	82,244	120,160	146.1
is General	1,607	122	7.6	2,560	535	20.9
is Insurance Society, Inc.	.....	.....	.....	.....	.....	.....
inion of Canada General	13,433,869	12,688,970	94.5	20,930,502	20,232,215	96.7
inion Insurance Corp.	2,954,541	2,257,263	76.4	3,816,768	2,969,147	77.8
e Star	.....	.....	.....	.....	*−1,500*	.....
n/Bay Insurance Co.	1,782,259	1,767,805	99.2	3,126,582	3,132,803	100.2
nomical Mutual	15,426,994	12,916,971	83.7	21,655,608	18,202,802	84.1
Insurance	.....	*−1,821*	.....	.....	*−4,886*	.....
nco Insurance	15,911	19,406	122.0	34,447	34,439	100.0
loyers Ins. of Wausau — A utual Co.	1,162,354	1,264,998	108.8	2,463,056	2,318,466	94.1
ish & American Ins. Co.	.....	.....	.....	.....	1,020	.....
ral Insurance	813,190	616,081	75.8	5,433,970	4,156,909	76.5
rated Mutual Ins. Co.	1,628,656	1,481,168	90.9	4,109,076	3,766,130	91.7
ration Insurance Co. of nada	1,866,717	1,400,471	75.0	4,953,756	4,390,194	88.6
lity Insurance of Canada	760,427	702,049	92.3	3,157,012	2,791,174	88.4
Insurance of Canada	.....	1	.....	.....	803	.....
nan's Fund Insurance Co.	21	*−29,939*	.....	99	*−102,427*	.....
nan's Fund Insurance Co. of nada	16,336,103	14,544,366	89.0	32,170,427	33,399,145	103.8
National Insurance of nerica	460,997	587,520	127.4	1,043,230	1,316,469	126.2
ral Accident of Canada	16,372,279	13,732,808	83.9	28,700,545	24,921,495	86.8
ral Insurance of America	108,288	99,664	92.0	217,468	181,883	83.6
ral Security of Canada	222,977	314,611	141.1	5,289,007	7,980,395	150.9
ng Global General	1,761,890	1,472,874	83.6	2,132,055	3,294,518	154.5
altar General Insurance Co.	2,298,376	2,542,043	110.6	3,644,893	4,136,864	113.5
Circle	1,774,749	4,006,899	225.8	2,068,472	4,551,692	220.1
Mutual	10,315,983	8,699,831	84.3	12,832,999	11,158,261	86.9
t Eastern Insurance	82	*−9,758*	.....	1,354,075	1,500,274	110.8
t American	.....	.....	.....	.....	.....	.....
antee of N.A.	3,844,315	2,975,534	77.4	7,930,070	7,786,205	98.2
dian Insurance of Canada	10,081,000	9,382,000	93.1	27,179,000	26,765,000	98.5
ax Insurance	5,056,418	4,824,927	95.4	13,304,253	12,142,058	91.3
ord Fire	4,133,225	3,003,074	72.7	5,969,691	4,695,298	78.7
id Ins. Co.	.....	.....	.....	.....	18	.....
land Insurance Co.	*−35*	1,000	.....	2,511	15,638	622.8
de Insurance	9,778,476	8,089,643	82.7	17,855,659	14,890,736	83.4
Mutual	.....	5,051	.....	.....	3,941	.....
Insurance Co. of Canada	1,863,435	1,257,203	67.5	2,656,498	1,994,411	75.1
ance of North America	*−11,984*	41,001	.....	*−10,758*	117,199	.....
ance Corp. of Ireland	687,926	700,170	101.8	849,263	840,943	99.0
Insurance	64,547	44,313	68.7	85,180	48,568	57.0
a General Ins. Co.	1,401,906	1,749,571	124.8	1,951,807	2,632,250	134.9
entian Shield	48,591	55,013	113.2	1,672,317	1,758,463	105.2
ty Mutual Fire	7,971,240	7,758,524	97.3	15,979,615	15,556,583	97.4
ty Mutual Insurance	.....	*−114,701*	.....	136	*−17,547*	.....

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Lloyds	1,482,623	1,076,912	72.6	13,424,309	11,323,199	84.3
London & Edinburgh	.....	.....	.....	.....	.....	.....
London & Midland	.....	*−9,167*	.....	.....	*−14,530*	.....
London Assurance	.....	260,048	.....	.....	526,369	.....
Lumbermen's Mutual Casualty	3,885,447	3,258,284	83.9	3,893,733	3,272,815	84.1
Maplex General Insurance Co.	446,110	443,521	99.4	707,519	627,065	88.6
Markel Insurance Co. of Canada	1,954,263	3,364,017	172.1	5,187,832	6,661,192	128.4
Maryland Casualty	.....	*−1,038*	.....	*−49*	*−16,759*	.....
Missisquoi & Rouville	2,103,029	1,168,375	55.6	7,215,143	5,853,660	81.1
Motors Insurance Co.	2,087,996	1,491,616	71.4	6,164,352	5,315,810	86.2
National Employers	105,835	151,869	143.5	310,539	417,037	134.3
New Hampshire Insurance Co.	*−7*	1,625	.....	*−27*	10,097	.....
Niagara Fire	.....	.....	.....	696	737	105.9
Norman Insurance	.....	.....	.....	716,430	694,711	97.0
North American Co. of Prop. Casualty	.....	.....	.....	.....	.....	.....
Northumberland General Ins. Co.	670,613	1,153,499	172.0	4,685,140	4,459,434	95.2
Norwich Union Fire	.....	*−1,036*	.....	.....	*−5,244*	.....
Old Republic Insurance Co.	.....	.....	.....	.....	.....	.....
Omaha Indemnity	42	.....	.....	642,469	875,699	136.3
Ontario Motorist Insurance Co.	3,435,394	2,440,461	71.0	3,435,394	2,440,461	71.0
Ontario Mutual General	733,768	478,974	65.3	733,768	478,974	65.3
Orion Insurance	.....	.....	.....	.....	.....	.....
Otter-Dorchester	517,744	477,094	92.1	517,744	477,094	92.1
Pacific Employers	6,962	*−2,951*	.....	6,963	*−2,962*	.....
Pafco Insurance Co. Ltd.	2,605,798	2,079,249	79.8	2,605,798	2,079,249	79.8
Pearl Assurance Co.	.....	*−150*	.....	.....	*−500*	.....
The Personal Ins. Co. of Canada	3,376,828	2,811,596	83.3	6,295,251	5,692,250	90.4
Perth Insurance Co.	2,227,063	2,058,272	92.4	2,254,059	2,040,367	90.5
Phoenix Assur. of Canada	6,535,199	6,898,619	105.6	10,479,636	10,190,193	97.2
Pilot	17,374,834	11,623,285	66.9	17,374,834	11,623,285	66.9
Pitts Insurance	1,619,864	1,318,067	81.4	2,052,061	1,865,467	90.9
Portage La Prairie Mutual	669,672	491,776	73.4	2,246,063	1,656,496	73.8
Premier Insurance	195,679	262,323	134.1	195,679	262,323	134.1
Provident Assurance	39,774	62,529	157.2	12,625,843	12,159,742	96.3
Prudential Assurance England	6,280,388	5,616,760	89.4	33,503,061	29,917,559	89.3
QBE Insurance Co.	.....	*−1*	.....	.....	*−279*	.....
Quebec Assurance	14,969	9,339	62.4	1,930,529	1,841,193	95.4
Reliance Insurance Co.	1,277,996	1,109,750	86.8	1,276,103	1,094,376	85.8
Royal Insurance Co. of Canada	45,653,915	45,455,651	99.6	97,329,590	102,804,177	105.6
Safeco Insurance of America	4,301,956	2,433,272	56.6	7,355,147	4,201,692	57.1
St. Paul Fire & Marine	369,355	345,663	93.6	447,468	375,481	83.9
Scottish & York	5,729,979	5,036,519	87.9	8,947,973	11,361,647	127.0

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
rity Casualty	551,716	582,836	105.6	1,593,399	1,709,504	107.3
rity Ins. Co. of rtford	.....	.....	.....	.....	6,967	.....
y Insurance A Mutual).	30,668	114	0.4	30,668	1,021	3.3
oe & Erie	1,839,150	1,389,213	75.5	9,561,817	8,895,974	93.0
reign General Insurance).	1,481,294	1,288,327	87.0	6,166,936	5,703,933	92.5
stead & Sherbrooke	263,935	189,556	71.8	1,936,180	1,812,746	93.6
Farm Mutual Auto	28,841,815	22,053,517	76.5	32,884,283	25,434,166	77.3
Alliance Insurance Co.	4,144,005	4,127,794	99.6	8,987,195	8,697,743	96.8
zerland General	.....	*−958*	.....	596,120	383,542	64.3
ons General	.....	.....	.....	.....	.....	.....
o Marine & Fire	1,589	7,185	452.2	2,557	7,245	283.3
nto General	3,931,667	4,422,230	112.5	8,115,393	8,598,649	106.0
ers General Insurance).	2,184,259	2,456,793	112.5	4,508,551	4,777,027	106.0
lgar Ins. Co. Ltd.	84,035	.....	.....	91,924	34,193	37.2
sit Insurance	46,950	.....	.....	85,722	26,412	30.8
sport Indemnity	.....	*−2,092*	.....	.....	*−17,742*	.....
sport Insurance	47,734	980	2.1	154,171	532,889	345.6
elers Indemnity	58,187	74,415	127.9	158,730	128,921	81.2
elers Indemnity of nada	9,360,432	5,975,255	63.8	22,750,763	16,140,929	70.9
und Assurance	9,053	82	0.9	2,441,483	1,775,508	72.7
ard Mutual	.....	*−374*	.....	.....	*−2,386*	.....
ed Canada Insurance).	1,973,044	1,517,437	76.9	4,877,422	4,889,582	100.2
ed Provinces	15,453	9,116	59.0	9,436,503	8,672,273	91.9
ed States Fidelity & uar.	2,674,478	2,295,336	85.8	3,277,091	3,081,494	94.0
ed States Fire	151,911	24,159	15.9	340,187	228,897	67.3
y Fire & General surance	234,231	160,165	68.4	1,580,994	1,224,910	77.5
a Mutual	.....	37,358	.....	.....	71,364	.....
oria Insurance Co. of nada	36,121	19,482	53.9	558,598	775,363	138.8
erloo Insurance	3,472,221	3,502,323	100.9	3,472,221	3,502,323	100.9
vanesa Mutual	8,468,876	6,699,751	79.1	35,661,549	30,501,973	85.5
tern Assurance	14,249,744	11,287,415	79.2	15,585,493	12,785,231	82.0
Fire & Casualty surance Co.	1,179,496	1,101,103	93.4	1,179,496	1,101,103	93.4
ch Insurance Co.	22,006,512	22,198,864	100.9	33,020,784	33,439,906	101.3
RECIPROCALS						
k Insurance Exchange	.....	.....	.....	.....	.....	.....
Totals — 1980	500,536,557	442,644,350	88.4	1,042,483,337	973,011,079	93.3
Totals — 1979	450,764,035	366,635,188	81.3	932,393,052	770,260,245	82.6
Totals — 1978	410,492,644	281,352,102	68.5	849,427,360	553,102,932	65.1
Totals — 1977	406,893,563	230,544,689	56.6	845,445,342	463,483,871	54.8
Totals — 1976	358,958,034	202,559,771	56.4	753,867,496	419,542,879	55.7

TABLE IX(C). OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AUTOMOBILE — OTHER (concl'd.)

Companies	ONTARIO		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	48,539	9,086	18.7
Ayr	18,616	19,357	104.0
Blanshard	9,933	.....	.....
Cayuga	12,012	4,255	35.4
Dufferin	26,296	16,396	62.4
Elma	74,868	75,418	100.7
Erie	43,369	5,108	11.7
Farmers' (Lindsay)	228,079	144,510	63.4
Hay	72,170	26,012	36.0
Howard	24,924	9,333	37.4
Lambton	52,120	24,683	47.4
Lanark	18,629	7,573	40.7
McGillivray	2,903	.....	.....
Norfolk	11,806	3,752	31.8
North Blenheim	11,745	6,389	54.4
North Kent	11,603	3,946	34.0
Oxford	62,016	34,457	55.6
Peel	16,889	17,337	102.6
Peel & Maryborough	57,631	52,180	90.5
South Easthope	22,094	10,057	45.5
Wabisa	27,393	18,400	67.2
West Elgin	41,285	32,314	78.3
Westminster	4,746	92	1.9
Totals for 1980	899,666	520,655	57.9
Totals for 1979	274,810	160,071	56.2

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE FIDELITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
vocate Gen. Ins. of Canada	148	.....	.....	2,985	.....	.....
tna Casualty & Surety	137,312	124,305	90.5	207,855	*−103,245*	.....
tna Casualty Co. of Canada	495,197	204,289	41.3	1,113,964	230,405	20.7
tna Insurance	15,434	30,754	199.3	18,522	30,754	166.0
iliated F M	571	*−98,905*	.....	11,332	*−99,683*	.....
nerican Home Assurance Co.	52,648	.....	.....	77,644	11,036	14.2
nerican Insurance	.....	.....	.....	.....	.....	.....
nerican Mutual Liability	.....	.....	.....	.....	.....	.....
glo Canada	950	.....	.....	1,055	.....	.....
nada Accident & Fire Assurance Co.	56,840	281,845	495.9	160,408	417,926	260.5
nada Security Assurance Co.	.....	.....	.....	.....	.....	.....
nadian General	8,438	*−21,791*	.....	10,266	*−16,121*	.....
nadian Home Assurance	.....	.....	.....	49,903	11,841	23.7
nadian Indemnity	488,918	156,588	32.0	1,758,939	462,812	26.3
nadian Surety	58,558	9,735	16.6	223,831	41,974	18.8
sualty Co. of Canada	12,714	2,795	22.0	18,261	3,180	17.4
ntral Mutual Ins. Co.	.....	.....	.....	.....	.....	.....
ntury Ins. Co. of Canada	.....	.....	.....	46,817	9,741	20.8
ateau Ins. Co.	71,387	*−10,990*	.....	109,321	*−8,745*	.....
e Citadel General Assur. Co.	5,451	10,785	197.9	45,191	9,557	21.1
achman Ins.	.....	.....	.....	.....	.....	.....
mmerce & Industry Ins. Co. of Canada	3,922	.....	.....	7,743	175	2.3
mmerce Group Insurance Co.	.....	.....	.....	98,520	.....	.....
mmercial Union Assur. of Canada	442,596	152,351	34.4	896,237	222,749	24.9
ntinental Insurance	430,677	20,146	4.7	1,178,450	149,342	12.7
ntinental Insurance Co. of Canada	253	73	28.9	10,856	12,837	118.2
-operative Fire & Casualty Co.	159,529	*−151,583*	.....	781,586	2,736,163	350.1
-operators Ins. Assoc.	*−4,352*	18,157	.....	*−4,352*	18,157	.....
mis General	329,232	10,058	3.1	783,535	956,778	122.1
mis Insurance Society, Inc.	472,621	1,286,995	272.3	1,102,924	2,906,288	263.5
minion of Canada General	71,360	9,271	13.0	91,563	10,153	11.1
minion Insurance Corp.	10,234	*−333*	.....	38,597	*−19,203*	.....
gle Star	11,063	*−222*	.....	13,548	*−709*	.....
ton/Bay Insurance Co.	1,788	*−10,000*	.....	1,788	*−10,000*	.....
onomical Mutual	47,477	22,514	47.4	61,315	52,977	86.4
ployers Ins. of Wausau — A Mutual Co.	11,496	*−5,632*	.....	12,950	*−9,327*	.....
deral Insurance	676,116	*−705,350*	.....	1,106,248	*−878,069*	.....
derated Mutual Ins. Co.	8,239	.....	.....	47,513	2,011	4.2
deration Ins. Co. of Canada	300	.....	.....	8,353	15,500	185.6
delity Ins. of Canada	28,651	7,712	26.9	47,390	16,017	33.8
eman's Fund Ins. Co.	.....	*−8,320*	.....	.....	*−9,861*	.....
eman's Fund Ins. Co. of Canada	884,744	141,070	15.9	1,489,934	212,185	14.2
neral Accident of Canada	329,865	56,827	17.2	487,137	112,905	23.2
neral Ins. of America	4,305	3,000	69.7	11,715	*−18,186*	.....
neral Security of Canada	5,857	*−7,717*	.....	66,656	20,183	30.3
rling Global General	1,781	.....	.....	2,155	.....	.....

TABLE X. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE FIDELITY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Gibraltar General Ins. Co.	6,348	198	3.1	7,271	1,460	20.1
Gore Mutual	64,912	14,245	21.9	73,713	14,245	19.3
Grain Insurance & Guarantee	300	.....	.....	43,123	71,424	165.6
Great American	.....	*−3,673*	.....	.....	*−5,700*	.....
Guarantee Co. of N.A.	1,508,062	832,220	55.2	4,879,275	1,083,215	22.2
Guardian Ins. Co. of Canada	324,000	126,000	38.9	818,000	278,000	34.0
Halifax Ins.	8,364	.....	.....	19,698	4,490	22.8
Hartford Fire	232,989	*−220,454*	.....	270,110	*−217,177*	.....
Home Insurance	12,222	210	1.7	28,989	41,286	142.4
INA Ins. Co. of Canada	506,550	24,074	4.8	709,703	2,059	.3
Insurance of North America	40,287	*−32,586*	.....	58,407	227,896	390.2
Insurance Corp. of Ireland	19,412	15,798	81.4	35,023	18,698	53.4
Laurentian Shield	.....	.....	.....	7,336	.....	.....
Liberty Mutual Fire	30,488	3,938	12.9	46,126	2,156	4.7
Liberty Mutual Insurance	25,313	26,473	104.6	30,584	40,660	132.9
Lloyds	925,487	4,995,390	539.8	3,173,122	6,116,244	192.8
London Assurance	.....	.....	.....	.....	.....	.....
London-Canada Insurance	600	.....	.....	600	.....	.....
Lumbermen's Mutual Casualty	14,202	32,452	228.5	42,009	32,452	77.3
Maryland Casualty	.....	.....	.....	.....	*−15,965*	.....
Norwich Union Fire	.....	*−260*	.....	.....	*−260*	.....
Pacific Employers Ins. Co.	7,680	.....	.....	9,240	.....	.....
Perth Ins. Co.	1,384	.....	.....	1,384	.....	.....
Phoenix Assur. of Canada	57,471	23,581	41.0	98,592	80,148	81.3
Pilot	14,892	5,728	38.5	14,892	5,728	38.5
Pitts Ins.	7,303	*−606*	.....	10,673	*−400*	.....
Provident Assurance	.....	.....	.....	.....	.....	.....
Prudential Assurance of England	54,190	11,441	21.1	206,465	59,182	28.7
Quebec Insurance	.....	.....	.....	18,188	83,072	456.7
Reliance Ins. Co.	39,156	*−1,615*	.....	39,746	4,280	10.8
Royal Ins. Co. of Canada	1,132,909	1,104,452	97.5	2,114,193	1,826,860	86.4
Safeco Insurance of America	*−116*	1,788	.....	1,276	569	44.6
St. Paul Fire & Marine	35,659	40,170	112.7	53,763	40,160	74.7
Simcoe & Erie	2,516	3,862	153.5	30,034	762	2.5
Scottish & York	159,022	8,233	5.2	452,620	165,450	36.6
Seabord Surety Co.	14,258	4,289	30.1	48,471	623,796	1286.9
Sentry Ins. A Mutual Co.	28,971	19,843	68.5	28,971	19,843	68.5
Stanstead & Sherbrooke	50	1,898	3796.0	5,679	1,898	33.4
Sun Alliance Ins. Co.	59,933	26,236	43.8	135,375	12,471	9.2
Symons General	4,647	438	9.4	5,003	1,482	29.6
Tokio Marine & Fire	155	45	29.0	155	45	29.0
Toronto General	6,904	*−17,828*	.....	8,400	*−13,190*	.....
Traders General	3,836	*−9,904*	.....	4,667	*−7,327*	.....
Travelers Indemnity	28,462	*−11,843*	.....	29,307	*−57,963*	.....
Travelers Indemnity of Canada	56,414	7,898	14.0	138,119	*−75,869*	.....

TABLE X. OTHER THAN LIFE
PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE
FIDELITY (concl'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
ted Provinces	.....	.....	.....	.....	.....	.....
ted States Fidelity & Guar.	136,980	12,182	8.9	202,618	47,524	23.5
ted States Fire	37,984	*−39,050*	.....	75,284	*−18,203*	.....
a Mutual	.....	.....	.....	.....	.....	.....
toria Ins. Co. of Canada	71,415	1,714	2.4	81,560	1,804	2.2
terloo Insurance	6,677	2,100	31.5	6,677	2,100	31.5
wanesa Mutual	2,618	880	33.6	17,292	*−66*	.....
stern Assurance	365,158	10,021	2.7	388,207	29,939	7.7
stern Surety Co.	477	.....	.....	11,423	50	.4
ich Insurance Co.	85,101	26,404	31.0	123,017	26,410	21.5
Total — 1980	11,473,962	8,574,809	74.7	26,803,035	18,056,240	67.4
Total — 1979	10,184,311	4,453,263	43.7	23,591,007	9,392,862	39.8
Total — 1978	11,273,658	7,378,192	65.4	23,492,404	14,074,163	59.9
Total — 1977	10,395,741	11,796,806	113.5	23,912,529	19,681,236	85.9
Total — 1976	7,859,456	4,202,975	53.5	17,296,108	11,067,053	64.0

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE SURETY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	399,115	97,052	24.3	839,955	342,920	40.8
Aetna Casualty Co. of Canada	352,303	25,548	7.3	314,119	51,737	16.5
Aetna Insurance	.....	.....	.....	.....	.....	.....
Allstate Insurance Co. of Canada	2,470	.....	.....	84,194	.....	.....
American Insurance	.....	.....	.....	.....	1,365	.....
American Home Assurance Co.	4,445	.....	.....	11,801	.....	.....
American Road Insurance Co.	5,000	.....	.....	5,000	.....	.....
Canada Accident & Fire Assurance Co.	163,865	84,883	51.8	464,988	91,620	19.7
Canada Security Assurance Co.	.....	.....	.....	.....	.....	.....
Canadian General	479,698	*−69,249*	.....	736,755	171,697	23.3
Canadian Indemnity	696,313	6,984	1.0	5,215,069	*−216,999*	.....
Canadian Surety	640,692	26,062	4.1	3,807,931	206,874	5.4
Casualty Co. of Canada	38,914	54,447	139.9	58,839	57,681	98.0
Century Insurance Co. of Canada	.....	.....	.....	8,649	.....	.....
Chateau Ins. Co.	226,652	8,881	3.9	444,788	10,310	2.3
The Citadel Gen. Assurance Co.	42,780	6,336	14.8	60,707	6,336	10.4
Commerce & Industry of Canada	250	.....	.....	375	.....	.....
Commerce Group Insurance Co.	956	.....	.....	2,446,339	*−81,947*	.....
Commercial Union Assurance of Canada	13,803	61,072	442.5	44,001	9,537	21.7
Constitution Ins. Co. of Canada	176,941	25,619	14.5	296,144	26,341	8.9
Continental Insurance	1,442,389	331,447	23.0	2,658,501	676,003	25.4
Continental Insurance Co. of Canada	*−100*	*−12*	.....	7,512	272	3.6
Co-operative Fire & Casualty Co.	27,951	1,680	6.0	245,594	25,794	10.5
Co-operators Insurance Assoc.	535	27,335	5109.3	535	27,335	5109.3
Dominion of Canada General	146,964	8,318	5.7	197,925	3,804	1.9
Dominion Ins. Corp.	493,854	152,003	30.8	857,664	412,206	48.1
Eaton/Bay Insurance Co.	4,419	.....	.....	11,946	.....	.....
Economical Mutual	312,968	278,563	89.0	346,974	246,195	71.0
Elite Insurance	383,323	198,877	51.9	2,871,831	1,534,763	53.4
Federal Insurance	686,619	.....	.....	1,416,869	.....	.....
Federated Mutual Ins. Co.	5,813	.....	.....	75,132	.....	.....
Federation Ins. Co. of Canada	1,796	*−2,331*	.....	37,802	*−2,331*	.....
Fidelity Ins. of Canada	447,443	*−217,335*	.....	3,085,588	2,176,721	70.5
Fireman's Fund Ins. Co.	108	*−6,102*	.....	198	*−52,927*	.....
Fireman's Fund Ins. Co. of Canada	558,495	38,000	6.8	1,342,158	58,056	4.3
General Accident of Canada	465,993	133,044	28.6	737,285	198,355	26.9
General Insurance of America	.....	*−2,961*	.....	500	*−2,961*	.....
General Security of Canada	144,332	.....	.....	3,295,249	2,141,359	65.0
Gerling Global General	3,500	2,150	61.4	3,500	9,650	275.7
Gore Mutual	31,767	6,149	19.4	56,014	705	1.3
Grain Insurance & Guarantee Co.	8,576	.....	.....	35,846	.....	.....
Great American Insurance	.....	*−5,187*	.....	.....	*−8,067*	.....
Guarantee Co. of N.A.	2,126,380	301,701	14.2	7,908,165	936,644	11.8
Guardian Ins. of Canada	421,000	*−1,000*	.....	2,362,000	21,000	0.9
Halifax Insurance	288,425	*−265,533*	.....	911,637	139,599	15.3

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE SURETY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
rtford Fire	130,395	*– 66,268*	.....	138,028	*– 66,268*	.....
rald Insurance Co.	.....	.....	.....	.....	.....	.....
ghlands Insurance Co.	.....	.....	.....	*– 81,261*	.....	.....
me Insurance	2,196	10,000	455.4	3,818	10,440	273.4
A Insurance Co. of Canada	50,223	*– 3,298*	.....	167,146	6,149	3.7
surance Co. of North America	22,705	10,530	46.4	75,556	11,680	15.5
surance Corp. of Ireland	153	.....	.....	411	.....	.....
urentian Shield	3,000	.....	.....	45,632	585,800	1283.7
ndon Assurance	.....	.....	.....	.....	.....	.....
ndon-Canada Insurance	30,553	49,132	160.8	30,703	49,132	160.0
mbermen's Mutual Casualty	.....	.....	.....	.....	.....	.....
arkel Ins. Co. of Canada	.....	.....	.....	.....	.....	.....
aryland Casualty	.....	.....	.....	.....	305	.....
ortgage Ins. Co. of Canada	511,030	1,669,126	326.6	1,062,006	2,168,619	204.2
otors Ins. Co.	1,841,871	1,506,261	81.8	4,684,553	4,634,648	98.9
w Rotterdam	56,159	.....	.....	56,159	.....	.....
agara Fire	.....	2	.....	.....	2	.....
rwich Union Fire	.....	.....	.....	.....	.....	.....
naha Indemnity	840	.....	.....	17,228	.....	.....
cific Employers	.....	.....	.....	.....	.....	.....
arl Assurance Co.	.....	*– 21,018*	.....	.....	*– 21,018*	.....
rth Insurance Co.	2,920	.....	.....	2,920	.....	.....
oenix Assur. of Canada	33,549	*– 14,822*	.....	46,709	*– 26,565*	.....
tts Insurance	1,542,286	639,228	41.4	2,377,035	1,004,842	42.3
ovident Assurance	.....	*– 2,342*	.....	1,185,931	*– 243,267*	.....
udential Assurance of England	18,396	*– 45,208*	.....	115,804	*– 101,420*	.....
uebec Assurance	19	.....	.....	21,522	*– 42,400*	.....
eliance Insurance	9,263	45,590	492.2	9,276	45,590	491.5
oyal Ins. Co. of Canada	413,427	133,064	32.2	923,625	216,546	23.4
afeco Insurance of America	38,175	10,253	26.9	321,790	10,253	3.2
. Paul Fire & Marine	34,009	807	2.4	61,992	3,882	6.3
cottish & York	.....	.....	.....	1,934	.....	.....
eabord Surety Co.	336,614	.....	.....	1,485,921	*– 18,308*	.....
entry Ins. A Mutual Co.	278	*– 24*	.....	278	*– 37*	.....
mcoe & Erie	1,349,020	*– 309,569*	.....	2,660,355	*– 275,222*	.....
overeign General	.....	.....	.....	559,242	.....	.....
anstead & Sherbrooke	1,776	940	52.9	7,520	940	12.5
an Alliance Ins. Co.	79,473	141,474	178.0	169,448	155,774	91.9
ymons General	19,053	2,432	12.8	38,399	5,610	14.6
oronto General	392,480	*– 56,658*	.....	602,799	140,480	23.3
raders General Ins. Co.	218,045	*– 31,477*	.....	334,888	78,044	23.3
ravelers Indemnity	5,745	2,216	38.6	16,489	299,394	1815.7
ravelers Indemnity of Canada	842,167	*– 14,043*	.....	2,680,242	*– 223,802*	.....
nited Provinces	.....	.....	.....	.....	.....	.....
nited States Fidelity & Guar.	2,003,736	26,148	1.3	3,936,986	*– 106,299*	.....
nited States Fire	2,045	71	3.5	11,977	957	8.0
tica Mutual	.....	.....	.....	217	.....	.....

TABLE XI. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE SURETY (concl'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Victoria Insurance Co. of Canada	89,643	.....	.....	856,418	.....	.....
Waterloo Insurance	13,740	.....	.....	13,740	.....	.....
Wawanesa Mutual	40,407	6,378	15.8	123,237	8,693	7.1
Western Assurance	142,270	30,515	21.4	155,998	22,924	14.7
Western Surety Co.	363,396	586,087	161.3	4,072,052	569,499	14.0
Totals — 1980	21,887,804	5,611,968	25.6	72,300,802	18,125,234	25.1
Totals — 1979	19,409,819	2,590,340	13.3	65,331,387	12,262,420	18.7
Totals — 1978	19,220,804	3,080,402	16.0	63,472,424	11,947,660	18.8
Totals — 1977	17,979,665	4,592,095	25.5	57,343,425	21,201,096	37.0
Totals — 1976	16,239,173	4,310,199	26.5	49,109,201	14,510,954	28.6

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE LIABILITY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
bstainers Ins. Co.	.....	.....	.....	.....	.....	.....
dvocate Gen. Ins. of Canada	6,899	.....	.....	110,202	740	.....
etna Casualty & Surety	1,919,148	*−1,093,473*	.....	3,285,490	*−845,289*	.....
etna Casualty Co. of Canada	2,244,209	821,530	36.6	5,689,146	3,973,176	69.8
etna Insurance	46,063	20,209	43.9	46,063	110,017	238.8
ffiliated FM	1,134	*−543,146*	.....	22,296	1,515,516	6797.3
lbion Insurance	11,923	*−1,183*	.....	36,231	2,567	7.1
llianz Insurance Co.	236,845	68,919	29.1	286,300	77,386	27.0
llstate Insurance Co.	.....	.....	.....	.....	1,016	.....
llstate Insurance Co. of Canada	7,733,852	3,364,695	43.5	14,809,831	7,617,283	51.4
merican Home Assurance Co.	4,086,086	2,622,041	64.2	9,480,151	4,064,769	42.9
merican Insurance	292	*−176,133*	.....	*−5,528*	*−158,789*	.....
merican Mutual Liability	84,112	*−49,454*	.....	91,981	31,323	34.1
merican National Fire	.....	*−1,011*	.....	.....	*−1,569*	.....
merican Reinsurance Co.	.....	.....	.....	.....	.....	.....
nglo Canada	211,056	95,426	45.2	224,965	95,198	42.3
rgonaut	.....	.....	.....	.....	.....	.....
ay City General Ins. Co.	42,026	15,335	36.5	42,055	15,335	36.5
oiler Inspection & Ins. Co. of Canada	624	.....	.....	624	.....	.....
ritish Aviation Insurance Co. Ltd.	144,918	205,737	142.0	356,350	701,642	196.9
uffalo Ins. Co.	200,853	66,963	33.3	438,632	162,398	37.0
alvert Fire	.....	.....	.....	.....	7,877	.....
anada Accident & Fire Assurance	197,378	*−133,640*	.....	970,411	*−257,657*	.....
anada Security Assurance Co.	.....	*−38,093*	.....	.....	*−42,393*	.....
anadian Commerce	7,810	370	4.7	10,106	370	3.7
anadian General	620,888	384,329	61.9	1,982,878	1,438,589	72.6
anadian Home Assurance	124,910	67,876	54.3	1,735,561	643,454	37.1
anadian Indemnity	8,797,418	6,543,158	74.4	33,775,646	23,021,354	68.2
he Canadian Millers	105,221	107,352	102.0	105,221	107,352	102.2
he Canadian Provincial	248,293	58,363	23.5	569,905	71,061	12.5
anadian Surety	1,331,792	1,571,960	118.0	3,884,564	3,089,146	79.5
anadian Universal Ins. Co.	54,833	13,876	25.3	209,506	121,101	57.8
ardinal Insurance	9,371	7,840	83.7	321,062	25,536	8.0
asualty Co. of Canada	753,827	503,898	66.8	1,076,414	673,725	62.6
entennial Ins.	7,968	.....	.....	12,236	.....	.....
entral Mutual Ins. Co.	.....	.....	.....	4,465	.....	.....
entury Ins. Co. of Canada	111	*−98*	.....	486,168	314,790	64.7
hateau Insurance Company	1,430,514	833,779	58.3	2,955,194	2,933,126	99.3
hrysler Insurance Co.	.....	437	.....	.....	437	.....
he Citadel General Assur. Co.	973,857	804,911	82.7	6,447,124	4,056,812	62.9
ommerce & Industry of Canada	211,217	227,659	107.8	586,801	207,558	35.4
ommerce Group Insurance Co.	4,782	8,108	169.6	6,948,133	5,545,210	79.8
ommercial Union Assur. of Canada	7,906,402	4,405,940	55.7	16,813,149	10,156,806	60.4
ommonwealth Insurance Company	407	.....	.....	4,078	.....	.....
onstitution Ins. Co. of Canada	843,585	536,549	63.6	2,133,498	1,782,903	83.6
ontinental Insurance Co.	4,929,540	953,937	19.4	21,938,508	5,371,737	24.5
ontinental Insurance Co. of Canada	.....	.....	.....	53,807	9,402	17.5
ontingency Ins. Co. Ltd.	26,483	15,866	59.9	177,707	82,217	46.3
o-operative Fire & Casualty Co.	1,214,894	647,805	53.3	4,752,280	2,167,154	45.6
o-operators Ins. Assoc.	3,258,516	1,973,819	60.6	3,258,516	1,973,819	60.6
ornhill Ins. Co.	237,053	67,369	28.4	811,729	362,231	44.6

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Coronation Ins.	114,459	54,205	47.4	356,997	269,881	75.6
Cumis General	210,388	55,044	26.2	717,367	75,807	10.6
Cumis Insurance Society, Inc.	99,916	*−364,718*	.....	*212,906*	*−258,838*	.....
Dominion of Canada General	2,846,528	1,105,997	38.9	4,695,974	2,877,352	61.3
Dominion Ins. Corp.	1,543,432	469,897	30.4	2,329,163	439,377	18.9
Eagle Star	57,452	*−38,734*	.....	94,576	*−81,022*	.....
Eaton Bay Insurance Co.	8,963	3,772	42.1	14,800	6,845	46.3
Ecclesiastical Ins. Office	18,539	145,551	785.1	71,978	288,816	401.3
Economic Mutual	4,037,364	1,867,252	46.2	5,498,699	2,861,744	52.0
Elite Insurance	12,689	5,754	45.3	955,204	337,623	35.3
Employers Ins. of Wausau — A Mutual Co.	620,319	275,313	44.4	1,199,128	*−298,226*	.....
Employers Reinsurance	1,174,896	568,414	48.4	2,147,165	974,787	45.7
English & American Ins. Co.	.....	.....	.....	.....	619	.....
Federal Insurance	1,030,966	2,784,944	270.1	1,957,868	6,039,967	308.5
Federated Mutual Ins. Co.	1,088,157	484,001	44.5	3,253,844	3,401,112	104.5
Federation Ins. Co. of Canada	448,700	92,692	20.7	1,446,006	512,059	35.4
Fidelity Insurance of Canada	629,910	802,181	127.3	1,283,885	1,344,048	104.7
Fire Insurance of Canada	.....	*−5,725*	.....	.....	*−44,532*	.....
Fireman's Fund Ins. Co.	40,657	*−99,853*	.....	41,622	110,521	265.5
Fireman's Fund Ins. Co. of Canada	2,557,169	1,021,139	39.9	5,393,431	2,277,160	42.2
Florists Mutual	.....	.....	.....	.....	.....	.....
Foremost	.....	*−11,577*	.....	.....	*−11,317*	.....
General Accident of Canada	9,020,836	1,802,881	20.0	14,497,893	3,225,661	22.2
General Ins. of America	207,642	39,880	19.2	556,012	146,615	26.4
General Security of Canada	1,177,560	607,457	51.6	7,787,855	5,512,156	70.8
Gerling Global General	2,517,821	1,497,413	59.5	6,418,229	2,325,090	36.2
Gibraltar Gen. Ins. Co.	1,778,469	622,694	35.0	2,952,046	1,972,040	66.8
Gore Mutual	2,297,848	3,593,445	156.4	2,821,405	3,744,204	132.7
Grain Insurance & Guarantee Co.	62,463	12,393	19.8	333,085	123,601	37.1
Great Eastern Insurance	13	*−521*	.....	22,125	2,141	9.7
Great American	4,610	*−32,689*	.....	4,610	*−50,731*	.....
Guarantee Co. of N.A.	1,287,972	284,290	22.1	1,358,505	404,736	29.8
Guardian Ins. of Canada	5,897,000	3,426,000	58.1	14,687,000	10,587,000	72.1
Halifax Insurance	988,417	290,355	29.4	2,674,435	*−536,758*	.....
Hanover	36,089	*−6,043*	.....	50,689	*−6,043*	.....
Hartford Fire	2,787,516	943,384	33.8	4,003,687	1,541,353	38.5
Herald Insurance Co.	103,291	39,607	38.3	110,040	42,171	38.3
Home Insurance	729,511	185,718	25.5	1,338,975	352,435	26.3
Highlands Insurance Co.	18,173	.....	.....	7,401	.....	.....
Ideal Mutual	148,121	7,959	5.4	90,238	*−34,916*	.....
INA Ins. Co. of Canada	911,374	*−115,307*	.....	1,601,998	950,465	59.3
Insurance of North America	2,444,321	86,837	3.6	4,027,778	200,425	5.0
Insurance Corp. of Ireland	2,405,435	1,688,112	70.2	2,966,603	2,224,106	75.0
Jevco Insurance	817,219	22,665	2.8	1,830,736	22,665	1.2
Kansa General Ins. Co.	1,889,710	506,209	26.8	4,529,210	1,093,917	24.2
Laurentian Shield	51,784	183,923	355.2	521,798	254,374	48.7
Liberty Mutual Fire	163,465	134,384	82.2	280,482	196,577	70.1
Liberty Mutual Ins.	1,758,006	916,813	52.2	2,488,380	79,572	3.2

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Lloyds	7,312,111	*−4,530,288*	.....	16,913,114	*−5,251,139*	.....
London & Midland	37,617	*−3,706*	.....	74,801	*−26,003*	.....
London Assurance	31	*−18,725*	.....	981	125,235	12766.1
Lumbermens Mutual Casualty	548,526	1,571,396	286.5	1,179,560	1,394,218	118.2
Maplex Gen. Ins. Co.	.....	.....	.....	.....		.....
Markel Ins. Co. of Canada	1,377,966	203,154	14.7	2,996,000	834,143	27.8
Maryland Casualty	.....	2,140	.....	.....	494,605	.....
Midland Ins. Co.	53,948	28,523	52.9	73,222	34,209	46.7
Missisquoi & Rouville	164	.....	.....	651,441	322,181	49.5
Motors Insurance Co.	25,437,661	8,684,484	34.1	25,437,661	8,684,484	34.1
National Employers	4,277	44	1.0	24,011	*−7,212*	.....
New Hampshire Insurance Co.	1,119,069	1,341,115	119.8	2,767,245	1,776,998	64.2
New India Assurance	749	.....	.....	749	.....	.....
New Rotterdam Insurance	144,462	42,048	29.1	187,717	42,048	22.4
Niagara Fire	7	.....	.....	7	.....	.....
Norman Insurance Ltd.	509,293	272,149	53.4	1,194,005	782,692	65.6
Northern Frontier General	113,775	10,389	9.1	113,775	10,389	9.1
Northumberland General	4,462,246	2,419,785	54.2	7,345,604	5,622,932	76.5
North Waterloo Farmers Mutual	.....	.....	.....	.....	.....	.....
Norwich Union Fire	.....	*−13,451*	.....	.....	*−140,935*	.....
Old Republic	.....	.....	.....	53,510	.....	.....
Ontario Mutual Gen.	200,312	67,855	33.9	200,312	67,855	33.9
Omaha Indemnity	.....	.....	.....	269,670	152,036	56.4
Orion Ins.	286,486	6,306	2.2	288,565	*−38,992*	.....
Otter-Dorchester	298,695	63,051	21.1	298,695	63,051	21.1
Pacific Employers	*−31,921*	54	.....	330,686	4,900	1.5
Pafco Insurance Company Ltd.	91,363	.....	.....	146,998	.....	.....
Pearl Assurance Co.	*−65,938*	.....	.....	*−63,207*	.....	.....
The Personal Ins. Co. of Canada	416,474	279,896	67.2	928,781	715,690	77.1
Perth Insurance Co.	434,686	78,046	18.0	434,686	80,021	18.4
Phoenix Assur. of Canada	1,785,089	1,424,475	79.8	2,992,914	1,874,785	62.6
Pilot	1,770,272	93,652	5.3	1,770,272	93,652	5.3
Pitts Insurance	306,352	262,100	85.6	577,761	383,134	66.3
Portage La Prairie Mutual	48,087	*−281*	.....	584,038	181,973	31.2
Provident Assurance	198	7,705	3891.4	4,668,498	*−585,914*	.....
Prudential Assurance of England	2,821,557	2,528,884	89.6	9,391,730	6,367,369	67.8
QBE Ins. Co.	.....	.....	.....	.....	*−15,177*	.....
Quebec Assurance	38,783	254	0.7	1,556,428	1,095,444	70.4
Reliance Ins. Co.	1,493,991	1,456,079	97.5	1,971,849	653,279	33.1
Royal Ins. Co. of Canada	14,346,725	10,078,793	70.3	39,051,024	25,081,658	64.2
Safeco Insurance of America	454,819	105,239	23.1	2,032,969	960,105	47.2
St. Paul Fire & Marine	655,364	478,934	73.1	1,090,323	678,579	62.2
Scottish & York	4,756,211	3,274,374	68.8	8,971,769	5,162,968	57.5

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Seabord Surety Co.	303,913	*−133,530*	.....	451,860	*−111,376*	.....
Security Ins. Co. of Hartford	*−625*	11,365	.....	*−3,432*	309,866	.....
Security Casualty	32,448	156,585	482.6	71,860	249,511	347.2
Sentry Insurance A Mutual Co.	25,578	*−13,194*	.....	30,707	*−13,194*	.....
Simcoe & Erie	8,498,607	7,243,122	85.2	22,912,410	18,042,110	78.7
Sovereign Gen. Ins. Co.	275,261	304,032	110.5	1,342,831	324,677	24.2
Stanstead & Sherbrooke	12,012	4,573	38.1	313,201	120,339	38.4
State Farm Fire & Casualty	274,335	76,497	27.9	305,570	100,946	33.0
The Strathcona Gen. Ins. Co.	*	*	*	*	*	*
Sun Alliance Ins. Co.	1,689,833	558,734	33.1	3,549,077	1,444,343	40.7
Switzerland General	.....	.....	.....	113,007	23,777	21.0
Symons General	356,571	150,252	42.1	1,050,080	449,298	42.8
Tokio Marine & Fire	17,419	*−10,592*	.....	20,504	19,520	95.2
Toronto General	507,999	314,449	61.9	1,622,355	1,177,025	72.6
Traders Gen. Ins. Co.	282,222	174,693	61.9	901,309	653,903	72.6
Trafalgar Ins. Co. Ltd.	2,335	.....	.....	2,490	115	4.6
Transit Insurance	1,204	.....	.....	2,198	.....	.....
Transport Indemnity	.....	.....	.....	.....	*−41,907*	.....
Transport Insurance	32,435	35,320	108.9	69,334	51,480	74.2
Travelers Indemnity	659,953	2,780,137	421.3	995,826	3,248,895	326.3
Travelers Indemnity of Canada	1,255,930	903,765	72.0	3,797,505	785,939	20.7
Travelers Insurance	.....	.....	.....	.....	.....	.....
Unigard Mutual	.....	.....	.....	.....	*−898,201*	.....
United Canada Ins. Co.	54,623	15,329	28.1	132,854	66,950	50.4
United Provinces	1,604	4,530	282.4	1,953,631	1,460,565	74.8
United States Fidelity & Guar.	2,391,813	1,447,490	60.5	2,990,759	2,670,423	89.3
United States Fire	3,306,238	2,336,093	70.7	9,741,530	6,228,834	63.9
Unity Fire & Gen. Ins.	37,040	*−6,641*	.....	98,582	74,270	75.3
Upper Canada	3,964	.....	.....	3,964	.....	.....
Utica Mutual	78,203	53,811	68.8	146,458	84,177	57.5
Victoria Insurance Co. of Canada	448,381	569,570	127.0	2,383,107	3,462,541	145.3
Waterloo Insurance	1,016,551	616,806	60.7	1,016,551	616,806	60.7
Wawanesa Mutual	938,605	725,831	77.3	3,175,175	1,776,516	56.0
Western Assurance	3,911,331	2,810,539	71.9	4,910,211	3,508,408	71.5
Western General Mutual	808,611	206,805	25.6	808,611	206,805	25.6
Yasuda Fire and Marine	53,169	967	1.8	126,366	967	0.8
York Fire & Casualty Ins. Co.	124,397	53,679	43.2	124,397	53,679	43.2
Zurich Ins. Co.	4,721,705	3,111,715	65.9	9,097,314	5,494,207	60.4
Totals — 1980	145,834,612	105,650,438	72.4	467,337,650	246,040,250	52.6
Totals — 1979	189,092,025	78,246,809	41.3	418,325,044	222,103,626	53.0
Totals — 1978	148,754,407	104,802,977	70.5	385,934,607	271,007,163	70.2
Totals — 1977	140,613,115	95,605,117	68.0	352,867,564	249,428,343	70.7
Totals — 1976	109,810,063	98,280,276	89.5	272,749,622	180,476,399	66.2

*Assets of Company taken over by Federal Dept. of Insurance on March 9, 1981.

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE LIABILITY (cont'd.)

Companies	ONTARIO		
	Direct premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
FARMERS' MUTUALS	$	$	%
Algoma	24,809	17,327	69.8
Amherst Island	700	.....	.....
Ayr	36,968	5,324	14.4
Bay of Quinte	76,719	13,507	17.6
Bertie & Clinton	71,639	34,614	48.3
Blanshard	18,507	5,987	32.3
Brant	23,694	540	2.3
Caradoc Delaware	9,656	12,879	133.4
Cayuga	29,703	1,223	4.1
Culross	8,391	.....	.....
Downie	19,566	*−1,135*	.....
Dufferin	56,871	65,676	115.5
Dumfries	25,787	10,202	39.6
East Williams	13,849	3,494	25.2
Ekfrid	16,106	6,019	37.4
Elma	36,098	33,656	93.2
Erie	37,262	859	2.3
Farmers' (Lindsay)	260,025	95,125	36.6
Formosa	77,564	28,442	36.7
Germania	16,527	3,702	22.4
Glengarry	80,918	24,616	30.4
Grenville	114,480	272,903	238.4
Grey & Bruce	21,599	11,463	53.1
Halwell	77,632	23,397	30.1
Hamilton Township	125,426	*−10,218*	.....
Hay	54,067	900	1.7
Howard	50,360	*−17,867*	.....
Howick	82,689	42,633	51.6
Kent & Essex	119,399	232	.2
Lambton	107,632	32,418	30.1
Lanark	211,303	29,703	14.1
Lennox & Addington	63,125	12,408	19.7
Lobo	7,228	*−19,503*	.....
London	25,313	19,683	77.8
McGillivray	15,388	8,946	58.1
McKillop	15,556	6,729	43.3
Norfolk	45,542	19,670	43.2
North Blenheim	27,468	50,342	183.3
North Kent	46,422	6,718	14.5
Oxford	85,847	40,074	46.7
Peel	88,067	48,805	55.4
Peel & Maryborough	55,486	14,389	25.9
Prescott	42,126	14,526	34.5
South Easthope	61,112	10,502	17.2
Townsend	19,856	3,849	19.4
Usborne & Hibbert	46,191	413,024	894.2
Wabisa	30,191	15,462	51.2
West Elgin	36,223	2,159	6.0
West Wawanosh	43,024	15,398	35.8
Westminster	11,513	*−150*	.....
Yarmouth	7,872	937	11.9
Totals for 1980	2,679,496	1,431,589	53.4
Totals for 1979	2,379,164	810,156	34.1
Totals for 1978	1,964,047	1,042,952	53.1
Totals for 1977	1,544,016	605,606	39.2
Totals for 1976	958,024	607,332	63.4

TABLE XII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE LIABILITY (concl'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
RECAPITULATION	$	$	%	$	$	%
Insurance Companies	145,834,612	105,650,438	72.4	467,337,650	246,040,250	52.6
Farmers' Mutuals	2,679,496	1,431,589	53.4	2,679,496	1,431,589	53.4
Totals for 1980	148,514,108	107,082,027	72.1	470,017,146	247,471,839	52.7
Totals for 1979	191,471,189	79,056,965	41.2	420,704,208	222,913,782	53.0
Totals for 1978	150,718,454	105,845,929	70.2	387,898,654	272,050,115	70.1
Totals for 1977	142,157,131	96,210,723	67.7	354,411,580	250,033,949	70.5
Totals for 1976	110,768,087	98,887,608	89.2	273,707,646	181,078,731	66.2

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE BOILER & MACHINERY

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	63,652	23,266	36.6	264,640	*−25,183*	.....
Affiliated F M	*−8,910*	4,454	.....	112,214	7,534	6.7
Allendale Mutual Ins. Co.	*−3,168,088*	*−1,081,088*	.....	6,303,441	545,324	8.7
Allianz Insurance	56,702	132	0.2	336,033	22,410	6.7
Allstate Insurance Co. of Canada	22,648	.....	.....	66,536	.....	.....
American Home Assurance Co.	.....	.....	.....	10,000	.....	.....
American Insurance	.....	.....	.....	.....	.....	.....
Anglo Canada	1,605	.....	.....	1,755	.....	.....
Arkwright Boston Mfg. Mutual	1,871,089	*−326,087*	.....	4,668,293	2,866,894	61.4
Boiler Inspection & Ins. Co. of Canada	4,606,984	*−307,284*	.....	12,454,785	3,622,063	29.1
Canada Accident & Fire Assurance	44,250	21,840	49.4	221,063	79,786	36.1
Canada Security Assurance Co.	.....	.....	.....	.....	.....	.....
Canadian General	12,691	.....	.....	20,638	301	1.5
Canadian Home Assurance	230	.....	.....	10,674	.....	.....
Canadian Indemnity Company	.....	.....	.....	.....	.....	.....
The Canadian Millers	11,500	1,500	13.0	11,500	1,500	13.0
The Canadian Provincial	1,038	.....	.....	4,914	.....	.....
Canadian Surety	34,181	1,000	2.9	56,870	1,450	2.5
The Casualty Co. of Canada	5,315	.....	.....	8,935	.....	.....
Century Insurance Co. of Canada	.....	.....	.....	9,056	.....	.....
Chateau Insurance Co.	21,546	*−1,430*	.....	49,556	52,348	105.6
Commerce Group Insurance Co.	.....	.....	.....	264,660	.....	.....
Commercial Union Assur. of Canada	2,005,012	257,135	12.8	5,945,140	4,012,428	67.5
Continental Insurance	715,974	84,422	11.8	2,125,176	416,029	19.6
Continental Insurance Co. of Canada	.....	.....	.....	1,811	100	5.5
Co-operative Fire & Casualty Co.	1,384	.....	.....	5,619	.....	.....
Cornhill Insurance Co. Ltd.	2,313	.....	.....	4,375	.....	.....
Cumis General	2,134	437	20.5	7,042	546	7.8
Dominion of Canada General	33,959	.....	.....	51,932	.....	.....
Dominion Insurance Corp.	48,999	298,692	609.6	96,864	98,987	102.2
Eaton/Bay Insurance Co.	335	.....	.....	572	.....	.....
Economical Mutual	78,855	6,372	8.1	111,761	6,372	5.7
Federal Insurance	13,862	400	2.9	18,699	281	1.5
Federated Mutual	6,105	.....	.....	23,118	.....	.....
Federation Insurance Co. of Canada	3,998	.....	.....	11,372	.....	.....
Fireman's Fund Ins. Co.	.....	.....	.....	.....	.....	.....
Fireman's Fund Insurance Co. of Canada	43,321	.....	.....	83,011	.....	.....
General Accident of Canada	.....	*−1,209,134*	.....	.....	*−1,215,781*	.....
General Security of Canada	417	.....	.....	98,602	26,798	27.2
Gerling Global General	2,429,200	571,417	23.2	6,569,470	2,391,198	36.4
Gibraltar General Ins. Co.	24,898	.....	.....	24,967	.....	.....
Gore Mutual	29,209	5,116	17.5	44,614	5,116	11.5
Great American Insurance	6,394	.....	.....	29,348	798	2.7
Guarantee Co. of N.A.	860,955	231,289	26.9	860,955	231,289	26.9
Guardian Insurance of Canada	102,000	12,000	11.8	241,000	55,000	22.8
Halifax Insurance	11,551	.....	.....	32,207	.....	.....
Hartford Fire	82,500	1,532	1.9	249,896	4,300	1.7
Home Insurance	42,767	1,305	3.1	126,350	3,662	2.9

TABLE XIII. OTHER THAN LIFE PREMIUMS AND LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE BOILER & MACHINERY (concl'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
INA Insurance Co. of Canada	7,588	1,000	13.2	16,817	1,050	6.2
Insurance of North America	19,098	3,586	18.8	77,546	5,775	7.4
Laurentian Shield	.....	.....	.....	48,666	2,284	4.7
Lloyds	175,626	.....	.....	254,841	.....	.....
Lumbermen's Mutual Casualty	556,189	364,038	65.5	881,931	463,998	52.6
Markel Insurance Co. of Canada	1,002,309	75,000	7.5	1,003,338	75,000	7.5
Maryland Casualty	.....	.....	.....	.....	.....	.....
Norma Insurance	.....	.....	.....	2,695	.....	.....
Perth Insurance	891	.....	.....	891	.....	.....
Philadelphia Manufacturers	*−76,845*	*−13,465*	.....	156,218	56,632	36.3
Phoenix Assur. of Canada	44,572	.....	.....	73,390	.....	.....
Pitts Insurance Co.	.....	14	.....	.....	14	.....
Protection Mutual	1,667,149	21,240	1.3	5,549,691	469,365	8.5
Provident Assurance	447	.....	.....	333,900	55,957	16.8
Prudential Assurance of England	32,951	378	1.1	128,002	13,328	10.4
Quebec Assurance	*−264*	2	.....	200,140	14,932	7.5
Reliance Assurance Co.	35,068	6,556	18.7	98,793	7,672	7.8
Royal Insurance Co. of Canada	3,811,434	1,664,668	43.7	11,783,065	5,030,966	42.7
St. Paul Fire & Marine	30,369	11,747	38.7	81,965	12,210	14.9
Stanstead & Sherbrooke	2,605	.....	.....	139,724	95,066	68.0
State Farm Fire & Casualty	1,522	.....	.....	1,706	.....	.....
Sun Alliance Ins. Co.	37,022	15,018	40.6	83,700	16,168	19.3
Symons General	.....	.....	.....	215	26	12.1
Tokio Marine & Fire	1,200	66	5.5	7,743	425	5.5
Toronto General	10,383	.....	.....	16,886	247	1.5
Traders General	5,768	.....	.....	9,381	137	1.5
Travelers Indemnity	35,235	43	0.1	280,914	*−151,802*	*−54.0*
Travelers Indemnity of Canada	174,492	61,977	35.5	488,819	32,471	6.6
United Provinces	.....	.....	.....	68,149	4,299	6.3
United States Fire	40,529	10,126	25.0	144,991	10,701	7.4
Western Assurance	336,120	126,616	37.7	396,059	132,539	33.5
York Fire & Casualty	1,084	.....	.....	1,084	.....	.....
Zurich Insurance Co.	140,970	20,370	14.4	258,424	24,818	9.6
Totals — 1980	18,216,087	966,266	53.0	64,229,148	19,585,828	30.5
Totals — 1979	24,026,434	15,824,666	65.8	62,484,913	31,327,011	50.1
Totals — 1978	19,472,367	7,236,333	37.2	54,122,672	18,376,884	34.0
Totals — 1977	21,884,900	8,052,542	36.8	53,376,148	21,213,993	39.0
Totals — 1976	14,332,846	5,227,306	36.5	41,625,048	21,564,264	51.8

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
bbey Life Insurance Co.	62,876	54,279	86.3	75,491	59,902	79.3
etna Life Insurance	10,676,568	10,113,273	94.7	17,854,215	15,652,796	87.7
lexander Hamilton Life Ins. Co. of Amer.	791,756	1,733,800	219.0	3,099,801	6,531,520	210.7
lliance Mutual Life	200,134	126,025	63.0	16,094,810	15,038,373	93.4
llstate Insurance Co.	8,434	8,563	101.5	24,477	43,083	176.0
llstate Insurance Co. of Canada	1,176,849	247,954	21.1	3,414,876	888,921	26.0
llstate Life Ins. Co. of Canada	2,136,105	2,636,983	123.4	3,719,056	4,620,762	124.2
llstate Life Ins. Company	16,385	.....	.....	22,714	.....	.....
he American Insurance Co.	.....	.....	.....	.....	.....	.....
merican Bankers Ins. Co. of Fla.	177,484	28,016	15.8	488,921	97,496	19.9
merican Bankers Life Assur. Co. of Fla.	28,791	43,715	151.8	2,317,195	126,619	5.5
merican Life Insurance Company	.....	.....	.....	.....	.....	.....
merican Home Assurance Co.	2,394,656	763,331	31.9	5,237,719	2,673,667	51.0
merican Mutual Liability	2,827	213	7.5	2,827	213	7.5
rtisans Life Ins. Co-op.	60,516	14,277	23.6	9,472,800	8,129,642	85.8
ssumption Mutual Life Ins. Co.	.....	64	.....	471,556	369,301	78.3
'Assurance-Vie Desjardins	236,431	306,965	129.8	26,646,026	23,487,558	88.1
tlantic Mutual Life Assur. Co.	96,222	89,767	93.3	1,475,180	1,296,074	87.9
ankers Life and Casualty Company	96,864	33,745	34.8	117,270	108,745	92.7
ankers Life Company	46,543	39,249	84.3	87,151	86,691	99.5
ritish Aviation Ins. Co. Ltd.	11,387	.....	.....	18,083	*–119,435*	.....
apitol Life	47,021	2,635	5.6	75,498	5,516	7.3
anada Accident & Fire Assurance	19,303	3,544	18.4	138,076	53,895	39.0
anada Life	38,314,061	35,415,042	92.4	78,695,240	72,312,785	91.9
anadian General Life Ins. Co.	3,080,654	2,007,488	65.2	9,697,526	7,549,905	77.9
anadian Indemnity	.....	.....	.....	98	10	10.2
arolina Life & Accident Ins. Co.	117,178	50,577	43.2	117,178	50,577	43.2
asualty Co. of Canada	607	35	5.8	607	35	5.8
hrysler Life Ins. Co. of Canada	57,280	104,837	183.0	81,657	139,454	170.8
he Citadel Gen. Assur. Co.	15,889,720	10,821,231	68.1	39,455,956	30,440,304	77.2
he Citadel Life Assur. Co.	927,139	620,553	66.9	2,093,310	1,176,401	56.2
ombined Insurance of America	7,913,667	2,384,438	30.1	48,765,929	20,578,430	42.2
ommerce & Industry Ins. Co. of Canada	165,557	119,662	72.3	208,986	166,236	79.5
ommerce Group Insurance Co.	.....	.....	.....	.....	.....	.....
ommercial Travelers Mutual Ins.	195,716	100,199	51.2	482,260	320,645	66.5
ommercial Union Assur. of Canada	5,202,462	4,687,757	90.1	7,073,674	5,814,444	82.2
onfederation Life	98,655,751	96,315,348	97.6	186,202,326	179,791,205	96.6
onnecticut General Life	3,468,436	2,994,722	86.3	4,122,650	3,267,969	79.3
onstellation Assurance	10,362,868	4,211,229	40.6	22,409,344	14,181,642	63.3
onstitution Ins. Co. Canada	49,078	.....	.....	89,723	.....	.....
ontinental Assurance Co.	178,142	67,530	37.9	215,823	116,337	53.9
ontinental Insurance	933,832	1,014,486	108.6	2,143,886	1,805,383	84.2
ontinental Insurance Co. of Canada	248,215	70,001	28.2	303,890	76,817	25.3

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Co-operative Fire and Casualty Co.	1,729,148	1,343,587	77.7	10,053,750	8,802,243	87.6
Co-operators Ins. Assoc.	1,068,871	894,123	83.7	1,068,871	894,123	83.7
Coronation Insurance	134,882	71,515	53.0	150,549	71,910	47.8
Credit Life	.....	.....	.....	.....	*−2,090*	.....
Crown Life	20,246,321	20,457,196	101.0	72,840,479	59,374,838	81.5
Cumis General	14,570	*−10,172*	.....	39,442	*−14,028*	.....
Cumis Insurance Society, Inc.	27,082	14,774	54.6	57,708	36,355	63.0
Cumis Life Insurance Co.	3,451,546	2,609,313	75.6	5,059,693	4,023,250	79.5
Cuna Mutual	*−2,771*	53,867	.....	*−11,561*	10,470	.....
Dominion of Canada General	376,612	399,309	106.0	764,872	765,036	100.0
Dominion Ins. Corp.	300,790	7,251	2.4	1,207,993	*−78,246*	.....
Dominion Life Assurance	16,646,330	16,109,864	96.8	26,388,284	25,518,572	96.7
Eaton Bay Ins. Co.	12,431	20,745	166.9	30,978	35,859	115.8
Eaton Bay Life Assur. Co.	.....	.....	.....	.....	.....	.....
Economical Mutual	150,640	38,708	25.7	378,297	133,294	35.2
L'Economie Mutuelle	.....	.....	.....	.....	.....	.....
Emmco Insurance	14,335	27,035	188.6	41,416	53,267	128.6
Empire Life Insurance Co.	842,376	618,596	73.4	1,303,727	1,153,137	88.4
Employers Insurance of Wausau — A Mutual Co.	7,019	1,976	28.2	7,069	2,014	28.5
Employers Reinsurance Corporation	.....	.....	.....	.....	.....	.....
Equitable Life Assur. U.S.	3,083,764	2,203,022	71.4	7,577,427	6,079,348	80.2
Equitable Life Ins. Canada	3,934,340	3,690,041	93.8	5,245,613	4,868,241	92.8
Excelsior Life	42,817,884	43,479,905	101.5	79,933,204	76,536,348	95.8
Federal Home Life	*−45,918*	*−46,944*	.....	*−183,919*	*−102,225*	.....
Federal Insurance	38,690	65,284	168.7	39,671	65,407	164.9
Federated Life Ins. Co.	80,746	34,478	42.7	161,563	50,793	31.4
Federated Mutual Ins. Co.	3,578	.....	.....	14,864	5,851	39.4
Fidelity Insurance of Canada	191	199	104.2	500	243	48.6
Fidelity Life Assurance	.....	.....	.....	15,783	39,879	252.7
Financial Life Assurance of Canada	89,233	173,684	194.6	449,156	549,047	122.2
Fireman's Fund American Life Ins.	265,261	354,758	133.7	551,647	354,758	64.3
Fireman's Fund Ins. Co.	19,161	*−24,925*	.....	72,443	*−50,083*	.....
Fireman's Fund Ins. Co. of Canada	.....	199	.....	85	2,125	2500.0
Ford Life	188,443	183,960	97.6	2,109,046	2,159,520	102.4
Foresters Indemnity Co.	662	9,095	1373.9	1,258	9,095	723.0
Franklin Life	30,611	19,088	62.4	33,269	19,088	57.4
General Accident of Canada	223,959	118,105	52.7	223,959	118,105	52.7
General American Life	53,250	76,594	143.8	53,250	77,484	145.5
Gerling Global Life	4,593	.....	.....	8,387	.....	.....
Glacier National Life Assurance	238,880	27,548	.....	909,835	81,373	8.9
Globe Life Ins. Co.	5,809	.....	.....	*−19,427*	128,347	.....
Great Eastern Insurance	.....	.....	.....	.....	.....	.....
Great West Life	81,433,941	78,914,111	96.9	225,680,318	200,249,941	88.7
Guarantee Co. of N.A.	139,545	404	0.3	139,545	404	0.3
Guardian Ins. of Canada	139,000	72,000	51.8	455,000	307,000	67.5
Halifax Insurance	85,896	5,275	6.1	146,320	32,768	22.4
Hartford Fire	630,003	593,702	94.2	632,265	597,675	94.5
Hartford Life	26,067	7,766	13.9	67,707	31,942	47.2

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
ne Insurance	52,795	10,724	20.3	52,795	10,724	20.3
erial Life Assurance of Canada	13,792,405	10,568,110	76.6	27,400,509	22,088,580	80.6
. Insurance Co. of Canada	168,049	53,834	32.0	697,006	214,903	30.8
. Life Insurance of Canada	1,638,913	788,966	48.1	2,439,683	1,129,594	46.3
:pendence Life and Accident	300	.....	.....	300	.....	.....
ıstrial Life	4,365,345	3,461,030	79.3	18,966,148	14,506,437	76.5
ırance of North America	961,479	1,025,344	106.6	1,342,484	1,702,001	126.8
ı Alden Life	38,897	18,976	48.8	149,753	254,439	169.9
ı Hancock Mutual Life	2,371,892	2,544,539	107.3	3,441,958	3,977,382	115.6
rentian Mutual Assur. Co.	*−1,545*	8,830	.....	9,165,839	9,150,392	99.8
rentian Shield	147	.....	.....	10,211	.....	.....
rier Life	2,292,318	1,745,059	76.1	2,806,629	2,216,694	79.0
erty Mutual Insurance	90,194	8,241	9.1	155,826	92,915	59.9
Ins. Co. of N.A.	1,746,562	926,981	53.1	3,302,492	2,256,211	68.3
:oln National Life	.....	.....	.....	.....	.....	.....
yds	6,526,773	1,727,390	26.5	16,712,724	4,728,879	28.3
Investors Co. of America	1,324,583	245,451	18.5	1,432,839	251,715	17.6
don and Midland	2,047,687	718,021	35.1	5,392,234	2,110,357	39.1
don Assurance	1,009	.....	.....	2,268	193,000	851.0
don Life	73,136,235	64,540,016	88.2	123,622,966	105,457,348	85.3
nbermen's Mutual Casualty	299,593	84,768	28.3	335,377	136,597	40.7
:cabees Mutual Life	*−131,955*	400,938	.....	*−114,304*	411,825	.....
ıufacturers Life	417,779	421,510	100.9	1,067,776	1,894,358	177.4
ritime Life Assur. Co.	11,273,353	8,496,279	75.4	25,087,327	17,529,753	69.9
yland Casualty	.....	.....	.....	.....	7,259	.....
kel Ins. Co. of Canada	715,517	244,413	34.2	1,797,446	622,206	34.6
ssachusetts General Life	887,206	403,929	45.5	1,476,165	773,980	52.4
ssachusetts Indemnity and Life	86,236	6,324	7.3	274,071	29,533	10.8
ssachusetts Mutual Life	287,863	138,378	48.1	416,956	287,958	69.1
ropolitan Life Ins. Co.	38,159,022	47,575,896	124.7	62,219,645	69,333,059	111.4
ıisters Life & Casualty Union	15,654	7,894	50.4	35,878	19,172	53.4
narch Life Assur. Co.	151,708	126,049	83.1	447,556	355,260	79.4
ntreal Life	102,514	138,492	135.1	249,992	285,207	114.1
ny Life Ins. Co. of Canada	104,918	74,877	71.4	387,950	229,248	59.1
tual Life of Canada	53,493,181	54,169,931	101.3	93,836,238	89,860,122	95.8
tual Life of New York	155,015	116,574	75.2	369,044	234,913	63.7
tual of Omaha	24,694,151	16,739,587	67.8	53,686,264	37,705,313	70.2
ional Fidelity Life	368,570	74,551	20.2	958,374	364,713	38.1
ional Life of Canada	11,935,670	11,285,186	94.6	22,647,641	22,134,108	97.7
w England Mutual Life	100,985	18,970	18.8	101,707	18,970	18.7
w York Life	1,470,288	1,191,511	81.0	7,844,675	6,204,232	79.1
rth American Co. for Prop. & Cas.	17,012	.....	.....	40,189	.....	.....
rth American Life	7,367,347	6,874,307	93.3	13,490,919	12,688,942	93.9
rth American Life & Casualty	67,840	*−12,600*	.....	364,024	351,660	96.6
rth West Life Assur. Co. of Canada	130,913	160,299	122.4	386,440	413,064	106.9

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (cont'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Northern Life Assurance of Canada	3,771,858	3,902,758	103.5	6,820,659	6,133,061	89.9
Norwich Union Fire	.....	1,079	.....	.....	1,079	.....
Occidental Life of California	2,818,901	2,313,062	82.1	11,248,633	8,560,693	76.1
Old Republic	233,609	317,210	135.8	809,723	317,210	39.2
Old Republic Life	854,419	1,313,150	153.7	2,045,678	2,794,147	136.6
Ontario Motorist Ins. Co.	460,922	371,473	80.6	460,922	371,473	80.6
Pan American Family	163,674	36,100	22.1	163,674	36,100	22.1
Paul Revere Life	6,326,718	1,901,263	30.1	14,259,026	4,091,561	28.7
Pennsylvania Life	1,512,241	588,274	38.9	12,446,654	5,969,271	48.0
PHF Life	46,155	*−18,129*	.....	50,422	*−52,959*	.....
Phoenix Assur. of Canada	12,159	3,518	28.9	23,314	16,701	71.6
Phoenix Mutual Life Ins. Co.	26,144	8,041	30.8	26,144	8,041	30.8
Pitts Insurance	215	*−279*	.....	311	*−928*	.....
Pitts Life Ins. Co.	1,556,703	1,301,713	83.6	2,856,507	2,429,358	85.0
Les Prevoyants du Canada	44,693	.....	.....	9,018,720	6,418,077	71.2
Provident Assurance	2,258	.....	.....	714,706	466,533	65.3
Provident Life and Accident	1,060,153	808,653	76.3	1,442,563	988,809	68.5
Prudential Assurance England	1,593,013	943,421	59.2	4,816,417	2,636,124	54.7
Prudential Insurance America	49,792,936	53,732,632	107.9	84,454,198	94,703,481	112.1
Quebec Assurance	745	.....	.....	35,080	10,680	30.4
Reliable Life Ins. Co.	4,442,851	2,238,297	50.4	8,014,162	3,206,735	40.0
Royal Ins. Co. of Canada	436,005	190,454	43.7	1,848,869	994,873	53.8
St. Paul Fire & Marine	37,249	*−1,284*	.....	50,079	*−1,212*	.....
Safeco Life Ins. Co.	3,933	2,599	66.1	11,939	2,599	21.8
La Sauvegarde Life	306,747	.....	.....	10,556,909	.....	.....
Seabord Life Ins. Co.	2,074,865	1,404,021	67.7	19,020,582	8,555,525	45.0
Security Casualty	715	83,784	11718.0	140,439	114,206	81.3
Simcoe & Erie General	1,421	.....	.....	1,421	.....	.....
Stanstead & Sherbrooke	11,323	.....	.....	58,238	19,640	33.7
Statefarm Fire & Casualty	2,288	*−1*	.....	2,473	*−1*	.....
State Mutual Life of America	210,855	160,383	76.1	213,193	160,383	75.2
Sun Alliance Ins. Co.	157,423	23,524	14.9	309,485	59,213	19.1
Sun Life Assurance of Canada	46,041,428	40,975,217	89.0	102,606,450	101,861,855	99.3
Symons General	1,350	180	13.3	151,505	196,351	129.6
Teachers Insurance and Annuity	.....	.....	.....	27,479	*−33,265*	.....
Travelers Insurance	5,536,586	3,356,843	60.6	8,952,439	6,490,503	72.5
Travelers Life Ins. Co. of Canada	28,931,903	27,588,554	95.4	48,386,968	43,553,553	90.0
Underwriters National Assoc. Co.	88,456	*−31,901*	.....	250,831	129,318	51.6
Unigard Mutual	.....	.....	.....	.....	.....	.....
Union Mutual Life	337,227	385,857	114.4	1,274,725	1,193,075	93.6
United American	10,434	7,140	68.4	21,664	12,062	55.7
United Benefit Life	191	340	178.0	590	1,215	205.9
United States Fidelity & Guar.	146	321	219.9	1,942	457	23.5

TABLE XIV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE ACCIDENT & SICKNESS (concl'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
hington National	4,484	4,285	95.6	4,484	4,285	95.6
vanesa Mutual Life	22,996	34,241	148.9	184,557	146,553	79.4
tern Assurance	120,566	−2,763	.....	124,670	3,912	3.1
tern Life Assurance	11,198	57,739	515.6	16,607	57,739	347.7
ch Insurance Co.	1,743	135,424	7769.6	7,910	126,072	1593.8
ch Life Ins. Co. of anada	6,355,858	6,355,097	100.0	20,284,418	19,084,747	94.1
Totals — 1980	810,787,460	737,168,434	90.9	1,814,334,464	1,563,820,624	86.2
Totals — 1979	676,002,785	600,005,590	88.7	1,568,033,840	1,324,152,500	84.4
Totals — 1978	576,840,490	475,122,952	82.4	1,319,226,578	1,042,411,080	79.0
Totals — 1977	484,913,477	412,354,709	85.0	1,121,170,133	917,091,836	81.8
Totals — 1976	443,362,218	355,609,192	80.2	1,004,477,431	763,215,814	76.0

TABLE XV. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE AIRCRAFT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	145,196	129,885	89.5	431,192	388,727	90.2
Aetna Insurance	*−1,601*	.....	.....	13,632	.....	.....
American Home Assurance Co.	573,362	225,569	39.3	2,978,226	2,206,677	74.1
Aviation and General	101,070	58,364	57.7	1,448,450	439,061	30.3
British Aviation Insurance Co. Ltd.	1,490,461	1,204,167	80.8	4,617,741	3,200,500	69.3
Canadian General	.....	600	.....	.....	714	.....
Canadian Indemnity	.....	.....	.....	.....	727	.....
Chateau Insurance Co.	*−109*	*−5,372*	.....	263,405	345,554	131.2
Citadel General Assurance	.....	.....	.....	.....	.....	.....
Commercial Union Assurance London	150,664	*−116*	.....	736,415	507,468	68.9
Commonwealth Insurance Co.	.....	*−25,000*	.....	1,262,599	*−31,280*	.....
Continental Insurance	52,000	846,789	1628.4	52,000	3,156,759	6070.7
Coronation Insurance	490,236	495,702	101.1	1,637,356	1,468,934	89.7
Eagle Star	1,071,500	516,434	48.2	4,378,099	4,453,128	101.7
Employers Ins. of Wausau — A Mutual Co.	.....	*−8,907*	.....	.....	*−8,998*	.....
English & American Ins. Co. Ltd.	11,329	17,515	154.6	348,305	87,269	25.1
Fireman's Fund Ins. Co. of Canada	.....	.....	.....	*−3,693*	.....	.....
General Security of Canada	.....	.....	.....	.....	*−2,126*	.....
Halifax Insurance	.....	*−6,441*	.....	.....	*−6,441*	.....
Hartford Fire	3,322	.....	.....	957,336	51,302	5.4
Home Insurance	.....	.....	.....	.....	.....	.....
Insurance of North America	323,323	95,624	29.6	892,937	626,538	70.2
Insurance Corporation of Ireland	63,711	129,163	202.7	527,878	530,946	100.6
INA Insurance Co. of Canada	552,354	234,308	42.4	1,232,009	452,848	36.8
Liberty Mutual Insurance	.....	116,944	.....	9,057	116,944	1291.2
Lloyds	3,489,359	519,022	14.9	21,608,558	19,398,464	89.8
London Assurance	.....	.....	.....	.....	.....	.....
Markel Insurance Co. of Canada	32,306	*−2,557*	.....	57,683	*−2,317*	.....
Norman Insurance Co. Ltd.	626,207	80,193	12.8	2,463,418	870,048	35.3
Orion Insurance	2,008,091	1,053,083	52.4	7,027,584	5,168,561	73.5
Personal Insurance Co. of Canada	134,474	45,990	34.2	965,030	626,626	64.9
Phoenix Assur. Co. Ltd.	488,362	298,625	61.1	2,932,984	2,487,961	84.8
Pitts Insurance Co.	.....	.....	.....	.....	.....	.....
Prudential Assurance of England	81,458	27,064	33.2	312,056	15,570	5.0
Royal Ins. Co. of Canada	.....	.....	.....	.....	.....	.....
St. Paul Fire & Marine	1,252	.....	.....	262,909	365,560	139.0
Simcoe & Erie	1,483,448	596,620	40.2	6,213,068	7,946,420	127.9
Scottish & York Ltd.	.....	.....	.....	1,015	.....	.....
Toronto General	.....	491	.....	.....	584	.....
Traders General	.....	273	.....	.....	324	.....
Transport Indemnity	.....	.....	.....	905	.....	.....
Travelers Indemnity	690,702	97,266	14.1	3,519,878	1,515,321	43.1
United States Fidelity & Guaranty	290,001	80,190	27.7	450,088	*−455,411*	.....
Victoria Ins. Co. of Canada	*−16,096*	29,605	.....	*−13,737*	51,944	.....
Western Assurance	.....	.....	.....	.....	.....	.....
Zurich	149,286	72,679	48.7	149,286	72,679	48.7
Totals — 1980	14,485,668	6,923,772	47.8	67,733,669	56,047,585	82.7
Totals — 1979	11,222,153	17,486,935	155.8	59,686,388	59,673,833	99.9
Totals — 1978	8,857,500	7,365,004	83.1	53,359,126	48,696,498	91.3
Totals — 1977	7,924,940	7,802,002	98.4	48,763,641	34,808,078	71.4
Totals — 1976	8,215,081	8,891,612	108.2	44,660,312	41,554,108	93.0

TABLE XVI. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE CREDIT

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
:rican Credit Indemnity Co. of .Y.	794,449	219,976	27.6	2,013,444	660,312	32.7
tinental Insurance	*−7,191*	.....	.....	*−7,191*	.....	.....
tinental Insurance Co. of anada	150,428	595,136	395.6	259,595	609,834	234.9
iinion Insurance Corp.	.....	*−792*	.....	.....	*−792*	.....
Totals — 1980	937,686	814,320	86.8	2,265,848	1,269,354	56.0
Totals — 1979	808,338	*−75,360*	.....	1,874,774	217,262	11.5
Totals — 1978	788,600	201,229	25.5	1,842,861	693,930	37.6
Totals — 1977	542,606	42,672	7.9	1,380,896	631,982	45.8
Totals — 1976	716,686	934,398	130.4	9,438,373	5,152,640	54.6

TABLE XVII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE TITLE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
cago Title	4,791	.....	.....	126,006	.....	.....
vyers Title Insurance Corp.	33,055	.....	.....	63,797	.....	.....
Totals — 1980	37,846	.....	.....	189,803	.....	.....
Totals — 1979	33,453	.....	.....	76,645	.....	.....
Totals — 1978	30,009	.....	.....	125,512	.....	.....
Totals — 1977	57,730	.....	.....	95,252	.....	.....
Totals — 1976	16,582	.....	.....	151,668	.....	.....

TABLE XVIII. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE MORTGAGE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Insmor Mortgage Insurance Co.	2,485,189	5,479,548	220.5	10,392,485	7,263,444	69.9
Mortgage Insurance Co. of Canada	5,428,824	22,686,046	417.9	25,510,046	41,290,136	161.9
Totals — 1980	7,914,013	28,165,594	35.5	35,902,531	48,553,580	135.2
Totals — 1979	14,989,307	16,304,922	108.7	53,211,364	34,691,819	65.1
Totals — 1978	16,336,468	9,433,894	57.7	55,304,540	26,656,343	48.2
Totals — 1977	12,225,903	3,352,418	27.4	40,701,598	11,009,766	27.0
Totals — 1976	9,008,052	765,182	8.5	28,580,792	3,884,706	13.6

TABLE XIX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE MARINE

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
Aetna Casualty & Surety	.....	300	.....	1,828	19,313	105.6
Aetna Casualty Co. of Canada	.....	3,511	.....	*−433*	2,052	.....
Aetna Insurance	30,472	22,712	74.5	30,472	22,712	74.5
Affiliated F M	14,124	315	2.2	45,231	*−550*	.....
Allianz Insurance Co.	710,092	593,985	83.6	710,092	593,985	83.6
Allstate Insurance Co.	.....	.....	.....	172,760	210,186	121.6
American Home Assurance Co.	944,129	111,027	11.7	9,889,328	864,542	8.7
American National Fire Insurance	.....	*−489*	.....	.....	*−759*	.....
Baloise Insurance	61,744	*−5,531*	.....	447,717	307,663	68.7
Buffalo Insurance Co.	.....	.....	.....	.....	*−12,964*	.....
Canadian Indemnity	.....	.....	.....	154,807	136,147	87.9
Canadian Universal Insurance Co.	.....	.....	.....	218	*−898*	.....
Centennial Insurance	.....	2,374	.....	.....	*−6,548*	.....
Century Insurance Co. of Canada	261,194	185,750	71.1	1,443,455	927,506	64.2
Chateau Insurance Co.	393	.....	.....	393	.....	.....
Colonia General	1,460,989	1,247,630	85.3	1,460,989	1,247,630	85.3
Commercial Union Assurance of Canada	779,275	431,267	55.3	2,416,982	1,742,737	72.1
Commonwealth Insurance Co.	343,405	261,297	76.0	1,701,056	1,654,148	97.2
Continental Insurance	3,524,095	2,275,603	64.5	9,282,564	5,734,043	61.7
Continental Insurance Co. of Canada	.....	2,388	.....	*−816*	38,499	.....
Co-operative Fire Casualty Co.	.....	.....	.....	.....	.....	.....
Cornhill Insurance Co. Ltd.	534,915	531,989	99.4	1,515,773	2,565,721	169.2
Dominion Insurance Corp.	1,300,716	899,450	69.1	2,400,818	1,254,741	52.2
The Drake Insurance Co.	1,117,962	1,579,662	141.2	2,847,585	3,921,498	137.7
Eagle Star Insurance Co.	22,692	*−4,337*	.....	121,966	160,974	131.9
Eaton/Bay Insurance Co.	86,566	30,551	35.2	93,157	56,102	60.2
English & American Insurance Co.	48,821	71,010	145.4	137,604	216,074	157.0
Federal Insurance	213,136	124,640	58.4	962,168	445,900	46.3
Federation Insurance Co. of Canada	267,670	24,713	9.2	1,075,203	751,268	69.8
Fireman's Fund Insurance Co.	.....	*−1,774,456*	.....	291	*−3,140,138*	.....
Fireman's Fund Ins. Co. of Canada	765,932	2,412,154	314.9	4,045,193	7,443,076	183.9
Foremost	.....	*−47,026*	.....	.....	*−111,610*	.....
General Accident Assur. of Canada	.....	.....	.....	.....	.....	.....

TABLE XIX. OTHER THAN LIFE PREMIUMS & LOSSES DURING 1980, ACCORDING TO CLASSES OF INSURANCE MARINE (concl'd.)

Companies	Ontario			Canada		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%
ral Security of Canada	*−75*	*−4,282*	.....	*−1,290*	*−97,976*	.....
Mutual	.....	*−2,265*	.....	.....	*−37,753*	.....
: American Insurance	273	*−101,288*	.....	273	*−110,016*	.....
: Eastern Insurance Co.	.....	.....	.....	3,563	4,214	118.2
dian Insurance of Canada	343,000	236,000	68.8	1,375,000	871,000	63.3
ax Insurance	266,098	41,759	15.6	436,519	243,385	55.7
ver	.....	.....	.....	.....	.....	.....
ord Fire	765,498	723,526	94.5	1,433,256	869,453	60.6
ld Insurance	.....	45,035	.....	.....	45,035	.....
e Insurance	1,122,045	680,168	60.6	1,292,829	789,530	61.0
Mutual	.....	.....	.....	4	.....	.....
Insurance of Canada	894,985	999,887	111.7	2,002,972	2,022,141	100.9
ance of North America	913,949	65,376	7.1	5,313,332	232,299	4.3
ance Corp. of Ireland	.....	380	.....	174,846	83,565	47.7
oard Insurance	*−117*	*−2,386*	.....	436	18,696	428.8
on Assurance	315,093	.....	.....	1,041,911	173,235	16.6
bermens Mutual Casualty	52,315	*−146,744*	.....	*−1,629*	*−227,381*	.....
time Insurance	1,211,270	590,622	48.7	2,253,933	1,116,826	49.5
Hampshire Insurance Co.	1,054	.....	.....	61,629	10,207	16.5
Zealand Insurance Co. Ltd.	644,999	403,467	62.5	1,068,525	772,247	72.2
ara Fire	.....	1,085	.....	.....	2,130	.....
n American Co. For Prop. & sualty	.....	.....	.....	.....	.....	.....
umberland General Insurance	33,671	*−27,858*	.....	55,099	28,464	51.6
vich Union Fire	315,306	118,345	37.5	551,326	216,705	39.3
n Insurance Co. Ltd.	16,947	16,077	94.8	73,681	57,508	78.0
ic Employers	.....	.....	.....	.....	.....	.....
Assurance Co.	.....	.....	.....	.....	.....	.....
onal Insurance Co. of Canada	2,826	15,179	537.1	31,875	24,434	76.6
nix Assur. Co. Ltd.	830,667	219,258	26.3	3,260,506	2,373,158	72.7
ential Assurance of England	.....	*−3,950*	.....	246,591	279,530	113.3
Insurance Co.	.....	.....	.....	.....	.....	.....
ec Assurance	45	55	122.2	14,548	5,081	34.9
nce Insurance Co.	601,494	335,770	55.8	795,399	490,737	61.6
l Exchange Assurance nerica	6,269	4,300	68.5	67,291	80,221	119.2
l Insurance Co. of Canada	2,010,112	1,147,459	57.0	4,171,204	3,653,365	87.5
'aul Fire & Marine	240,516	172,872	71.8	1,154,167	1,031,795	89.3
oe & Erie	221,145	124,209	56.1	1,828,191	2,662,167	145.6
eta Italiana Assicurazioni ansporti	1,037,323	483,125	46.5	1,479,948	956,201	64.6
Alliance	65,797	4,961	7.5	149,516	70,864	47.3
zerland General	443,910	.....	.....	1,545,434	.....	.....
ons General	179,554	409,491	228.0	290,003	1,110,257	382.8
o Marine & Fire	33,633	5,101	15.1	149,844	28,893	19.2
elers Indemnity	.....	.....	.....	.....	*−16,762*	.....
elers Indemnity of Canada	206,540	168,645	81.6	742,447	591,816	79.7
n Marine & General Ins.	.....	.....	.....	.....	.....	.....
ed States Fire	891,252	918,266	103.0	2,488,161	2,396,927	96.3
oria Insurance Co. of Canada	.....	.....	.....	*−956*	.....	.....
tern Assurance	628,773	770,297	122.5	985,737	875,465	88.8
vanesa Mutual	.....	.....	.....	.....	*−21,835*	.....
: Fire & Casualty Ins. Co.	313,784	125,398	39.9	313,784	125,398	39.9
Totals — 1980	27,098,273	17,518,069	64.6	77,806,306	50,844,276	65.3
Totals — 1979	21,653,218	12,833,629	59.2	60,508,281	41,323,347	68.2
Totals — 1978	19,141,467	27,886,331	145.7	53,151,411	68,335,924	128.6
Totals — 1977	18,000,734	13,271,491	73.7	50,541,063	38,426,451	76.0
Totals — 1976	15,946,607	8,423,915	52.8	47,689,709	28,309,578	59.4

TABLE XX. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31, 1979 AND 1980

Class of Insurance	ONTARIO 1979			CANADA 1979			ONTARIO 1980			CANADA 1980		
	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio	Direct Premiums Written	Direct Losses and Adjustment Expenses Incurred	Ratio
	$	$	%	$	$	%	$	$	%	$	$	%
Property	663,057,912	479,552,244	72.3	2,015,519,597	1,241,794,949	61.7	816,521,170	526,779,358	64.5	2,145,112,800	1,481,268,585	69.1
Hail	3,596,205	12,104,952	336.6	18,158,723	23,107,021	127.2	2,960,464	1,429,538	48.3	16,543,175	8,347,022	50.5
Automobile	1,197,620,493	912,947,433	76.2	2,240,151,035	1,696,458,214	75.7	1,307,820,326	1,043,486,793	79.8	2,454,610,669	1,992,628,402	81.2
Fidelity	10,184,311	4,453,263	43.7	23,591,007	9,392,862	39.8	11,473,962	8,574,809	74.7	26,803,035	18,056,240	67.4
Surety	19,409,819	2,590,340	13.3	65,331,387	12,262,420	18.7	21,887,804	5,611,968	25.6	72,300,802	18,125,234	25.1
Liability	191,471,189	79,056,965	41.2	420,704,208	222,913,782	53.0	148,514,108	107,082,027	72.1	470,017,146	247,471,839	52.7
Boiler & Machinery ..	24,026,434	15,824,666	65.8	62,484,913	31,327,011	50.1	18,216,087	966,266	53.0	64,229,148	19,585,828	30.5
Accident & Sickness	676,002,785	600,005,590	88.7	1,568,033,840	1,324,152,500	84.4	810,787,460	737,168,434	90.9	1,814,334,464	1,563,820,624	86.2
Aircraft	11,222,153	17,486,935	155.8	59,686,388	59,673,833	99.9	14,485,668	6,923,772	48.7	57,733,669	56,047,585	97.1
Credit	808,338	*−75,360*	.....	1,874,774	217,262	11.5	937,686	814,320	86.6	2,265,848	1,269,354	56.0
Title	33,453	.....	.....	76,645	.....	.....	37,846	.....	.....	189,803	.....	.....
Mortgage	14,989,307	16,304,922	108.7	53,211,364	34,691,819	65.1	7,914,013	28,165,594	35.5	35,902,531	48,553,580	135.2
Marine	21,653,218	12,833,629	59.2	60,508,281	41,323,347	68.2	27,098,273	17,518,069	64.6	77,806,306	50,844,276	65.3
Totals ...	2,834,075,617	2,153,085,579	75.9	6,589,332,171	4,697,315,020	71.2	3,188,654,867	2,484,520,948	77.9	7,237,849,396	5,506,018,569	76.0

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1980

A. All Classes of other than Life Insurance except Property, Automobile and Marine

	Companies	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	2,179,418	111,652	2,067,766	1,271,528	*−89,713*	1,361,241	1
2	Businessmen's Assurance Co. of America	2,872	.....	2,872	.....	.....	.....	2
3	Canadian Reassurance Co.	15,125,948	1,870,965	13,254,983	13,638,741	1,829,556	11,809,185	3
4	Canadian Reinsurance Co.	29,188,058	16,013,621	13,174,437	39,894,753	24,366,660	15,528,098	4
5	Farm Mutual Reinsurance Plan Inc.	1,976,705	221,799	1,754,906	1,044,437	217,022	827,415	5
6	Frankona Rückversicherungs-Aktien-Gesellschaft	63,785	.....	63,785	25,000	.....	25,000	6
7	General Reassurance Corporation	3,525	.....	3,525	.....	.....	.....	7
8	Gerling Global Reinsurance Co.	14,692,045	6,631,046	8,060,999	9,315,853	4,509,598	4,806,255	8
9	Great Lakes Reinsurance Co.	8,329,384	1,276,943	7,052,441	1,911,028	*−509,809*	2,420,837	9
10	Guildhall Insurance Co. Ltd.	62,644	.....	62,644	30,008	.....	30,008	10
11	Hartford Steam Boiler Inspection and Insurance Co.	1,359,164	646,891	712,273	*−286,132*	100,643	*−386,775*	11
12	Kanata Reinsurance Co.	269,966	153,307	116,659	*−221,488*	*−171,877*	*−49,611*	12
13	Mercantile and General Reinsurance Co. of Canada	6,583,025	2,212,656	4,370,369	5,946,346	2,784,180	3,162,166	13
14	Mercantile and General Reinsurance Co. Ltd.	13,869,411	650,226	13,219,185	12,724,399	1,174,169	11,550,230	14
15	Munich Reinsurance Co.	10,020,301	1,102,441	8,917,860	6,851,328	561,440	6,289,888	15
16	Munich Reinsurance Co. of Canada	9,454,187	5,804,536	3,649,651	5,361,115	4,149,981	1,211,134	16
17	Mutuelle Générale Francaise Accidents	450,022	108,526	341,496	189,392	41,040	148,352	17
18	National Reinsurance Co. of Canada	13,602,295	9,921,927	3,680,368	10,042,278	7,466,735	2,575,543	18
19	Nationwide Mutual Insurance Co.	1,184,107	43,934	1,140,173	1,380,456	298,482	1,081,974	19
20	Netherlands Reinsurance Group N.V.	284,682	.....	284,682	255,758	.....	255,758	20
21	Nordisk Reinsurance Co. Limited	82,866	.....	82,866	48,594	.....	48,594	21
22	North American Reassurance Co.	14,673	433	14,240	*−1,335*	.....	*−1,335*	22
23	North American Reinsurance Corporation	925,027	336,521	588,506	*−371,824*	74,051	*−445,875*	23
24	Norwich Winterthur Reinsurance Corporation Ltd.	437,969	*−554*	438,523	755,135	3,842	751,293	24
25	Philadelphia Reinsurance Corporation	771,479	315,473	456,006	420,808	19,143	401,665	25
26	Pohjola Insurance Co. Ltd.	149,100	.....	149,100	85,680	.....	85,680	26
27	La Preservative Société Anonyme d'Assurances	178,458	.....	178,458	129,780	.....	129,780	27
28	Reinsurance Corporation of New York	39,565	.....	39,565	9,804	.....	9,804	28
29	Skandia Insurance Company	2,413,762	185,162	2,228,600	787,152	62,667	724,485	29
30	Société Commerciale de Reassurance (SCOR)	1,416,492	75,124	1,341,368	1,340,483	34,454	1,306,029	30
31	SCOR Reinsurance Company of Canada	2,478,362	1,773,466	704,896	750,108	587,865	162,243	31
32	Société Anonyme Francaise de Reassurances	477,947	2,239	475,708	191,855	15,782	176,073	32
33	Sphere Reinsurance Company of Canada	449,414	103,891	345,523	194,727	44,787	149,940	33
34	Storebrand International Reinsurance Co. Ltd.	138,390	.....	138,390	*−108,285*	.....	*−108,285*	34
35	Swiss Reinsurance Co.	3,159,802	.....	3,159,802	7,991,801	.....	7,991,801	35
36	Transatlantic Reinsurance Company	641,015	574,729	66,286	290,392	263,438	26,954	36
37	Unigard Mutual Insurance Co.	319,014	.....	319,014	*−274,012*	*−807,367*	533,355	37
38	Unione Italiana di Riassicurazione SPA	405,343	.....	405,343	310,860	.....	310,860	38
39	Union Reinsurance Company	196,631	.....	196,631	63,690	.....	63,690	39
40	Victory Insurance Company Limited	2,873,194	1,086,011	1,787,183	1,358,576	557,890	800,686	40
	Totals — 1980	146,270,047	51,222,965	95,047,082	123,348,789	47,584,659	75,764,130	

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1980

B. Property

	Companies	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	18,078,930	.....	18,078,930	11,838,036	58	11,837,978	1
2	Canadian Reinsurance Company	58,945,145	31,181,286	27,763,859	36,859,942	18,537,280	18,322,662	2
3	Farm Mutual Reinsurance Plan Inc.	4,635,258	1,841,614	2,793,644	5,552,726	1,229,185	4,323,541	3
4	Frankona Ruckversicherungs-Aktien-Gesellschaft	142,067	.....	142,067	69,811	.....	69,811	4
5	Gerling Global Reinsurance Co.	18,080,257	7,927,574	10,152,683	11,009,674	4,355,294	6,654,380	5
6	Great Lakes Reinsurance Co.	18,836,646	1,832,206	17,004,440	14,835,997	4,708,197	10,127,800	6
7	Guildhall Insurance Co. Ltd.	2,289,002	.....	2,289,002	1,796,353	.....	1,796,353	7
8	Kanata Reinsurance Company	12,963,164	6,742,321	6,220,843	9,802,787	5,018,660	4,784,127	8
9	Mercantile and General Reinsurance Co. of Canada	28,423,926	16,585,860	11,838,066	17,868 517	10,184,792	7,683,725	9
10	Mercantile and General Reinsurance Co. Ltd.	15,631,970	2,235,078	13,396,892	9,586,526	1,141,166	8,445,360	10
11	Munich Reinsurance Co.	24,196,771	286,710	23,910,061	14,980,632	.....	14,980,632	11
12	Munich Reinsurance Co. of Canada	45,907,292	27,999,669	17,907,623	28,584,572	17,274,208	11,310,364	12
13	Mutuelle Générale Francaise Accidents	4,836,388	1,405,929	3,430,459	3,733,907	1,149,167	2,584,740	13
14	National Reinsurance Co. of Canada	70,896,657	61,979,118	8,917,539	59,380,484	53,479,696	5,900,788	14
15	Nationwide Mutual Insurance Co.	3,579,638	776,868	2,802,770	2,287,418	365,103	1,922,315	15
16	Netherlands Reinsurance Group N.V.	9,301,506	1,957	9,299,549	6,477,594	2,585	6,475,009	16
17	Nordisk Reinsurance Co. Ltd.	3,865,625	.....	3,865,625	2,697,168	.....	2,697,168	17
18	North American Reinsurance Corp.	433,145	.....	433,145	249,455	25,367	224,088	18
19	Norwich Winterthur Reinsurance Corp. Ltd.	4,234,078	.....	4,234,078	3,311,958	.....	3,311,958	19
20	Philadelphia Reinsurance Corporation	10,847,775	2,455,301	8,392,474	10,512,669	4,844,201	5,668,468	20
21	Pohjola Insurance Co. Ltd.	1,483,065	.....	1,483,065	1,221,339	.....	1,221,339	21
22	La Préservatrice Société Anonyme d'Assurance	2,243,209	32,500	2,210,709	1,605,301	.....	1,605,301	22
23	Reinsurance Corporation of New York	1,289,809	177,633	1,112,176	864,261	182,819	681,442	23
24	Skandia Insurance Co.	9,842,363	2,795,475	7,046,888	6,914,370	1,668,215	5,246,155	24
25	Société Commerciale de Reassurance	23,258	.....	23,258	*−27,284*	.....	*−27,284*	25
26	SCOR Reinsurance Co. of Canada	17,321,653	11,874,293	5,447,360	14,846,353	10,632,615	4,213,738	26
27	Société Anonyme Francais de Reassurance	7,761,234	8,019	7,753,215	5,341,068	6,957	5,334,111	27
28	Sphere Reinsurance Co. of Canada	2,940,126	689,319	2,250,807	1,747,719	401,973	1,345,746	28
29	Storebrand International Reinsurance Co. Ltd.	2,740,232	.....	2,740,232	2,041,354	.....	2,041,354	29
30	Swiss Reinsurance Co.	6,539,435	.....	6,539,435	3,731,482	.....	3,731,482	30
31	Transatlantic Reinsurance Co.	2,214,638	1,923,428	291,210	630,463	544,996	85,467	31
32	Unigard Mutual Insurance Co.	1,359,960	.....	1,359,960	546,866	3,619	543,247	32
33	Unione Italiana di Riassicurazione SPA	2,771,853	.....	2,771,853	2,064,992	.....	2,064,992	33
34	Union Reinsurance Co.	4,231,895	.....	4,231,895	2,786,780	.....	2,786,780	34
35	Victory Insurance Co. Limited	8,145,337	*−15,778*	8,161,115	5,805,079	13,772	5,791,307	35
	Totals — 1980	427,033,307	180,736,380	246,296,927	301,556,369	135,769,925	165,786,444	

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1980

C. Automobile

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	9,937,555	.....	9,937,555	8,281,649	*−25,497*	8,307,146	1
2	Canadian Reinsurance Company	14,109,642	7,355,742	6,753,900	8,905,343	5,031,608	3,873,735	2
3	Farm Mutual Reinsurance Plan Inc.	1,599,914	152,935	1,446,979	683,623	7,150	676,473	3
4	Gerling Global Reinsurance Company	15,361,996	1,740,919	13,621,077	12,720,631	1,611,892	11,108,739	4
5	Great Lakes Reinsurance Company	631,196	*−249*	631,445	672,013	*−90,849*	762,862	5
6	Guildhall Insurance Company Limited	475,462	.....	475,462	334,326	.....	334,326	6
7	Kanata Reinsurance Company	1,415,975	967,119	448,856	2,803,757	1,895,350	908,407	7
8	Mercantile and General Reinsurance Company of Canada	2,813,678	142,612	2,671,066	1,085,537	78,785	1,006,752	8
9	Mercantile and General Reinsurance Company Limited	209,830	96,300	113,530	78,785	78,602	183	9
10	Munich Reinsurance Company	1,144,301	11,084	1,133,217	917,214	.....	917,214	10
11	Munich Reinsurance Company of Canada	2,794,527	1,417,755	1,376,772	2,157,168	1,094,741	1,062,427	11
12	Mutuelle Général Francaise Accidents	1,609,029	645,146	963,883	1,394,480	546,028	848,452	12
13	National Reinsurance Company of Canada	19,538,392	17,430,429	2,107,963	14,803,131	13,156,434	1,646,697	13
14	Nationwide Mutual Insurance Company	2,523,673	963,056	1,560,617	1,835,141	616,821	1,218,320	14
15	Netherlands Reinsurance Group N.V.	787,892	.....	787,892	870,955	.....	870,955	15
16	Nordisk Reinsurance Company Limited	266,963	.....	266,963	335,205	.....	335,205	16
17	North American Reinsurance Corporation	10,113	.....	10,113	.....	.....	.....	17
18	Norwich Winterthur Reinsurance Corporation Limited	1,658,892	*−1,290*	1,660,182	1,387,158	*−12,997*	1,400,155	18
19	Pohjola Insurance Company Ltd.	766,859	.....	766,859	607,144	.....	607,144	19
20	La Preservatrice Société Anonyme D'Assurance	545,261	.....	545,261	395,944	.....	395,944	20
21	Reinsurance Corporation of New York	10,808	.....	10,808	2,563	.....	2,563	21
22	Skandia Insurance Company	4,055,973	58,804	3,997,169	2,892,585	182,000	2,710,585	22
23	Société Commerciale de Reassurance	383	.....	383	.....	.....	.....	23
24	SCOR Reinsurance Company of Canada	8,709,974	2,937,436	5,772,538	8,400,812	3,243,259	5,157,553	24
25	Société Anonyme Francaise de Reassurances	1,448,048	7,916	1,440,132	1,846,229	10,440	1,835,789	25
26	Sphere Reinsurance Company of Canada	3,262,675	829,595	2,433,080	2,296,610	528,220	1,768,390	26
27	Storebrand International Reinsurance Company Ltd.	429,607	.....	429,607	519,494	.....	519,494	27
28	Swiss Reinsurance Company	1,833,312	.....	1,833,312	1,563,992	.....	1,563,992	28
29	Transatlantic Reinsurance Company	.....	.....	.....	.....	.....	.....	29
30	Unigard Mutual Insurance Company	538,414	.....	538,414	750,302	.....	750,302	30
31	Unione Italiana di Riassicurazione SPA	1,116,669	.....	1,116,669	979,670	.....	979,670	31
32	Union Reinsurance Company	1,364,186	.....	1,364,186	1,000,944	.....	1,000,944	32
33	Victory Insurance Company Limited	2,124,740	*−1,207*	2,125,947	2,323,028	75,082	2,247,946	33
	Totals	103,095,939	34,754,102	68,341,837	82,845,433	28,027,069	54,818,364	

TABLE XXI. DETAILS OF BUSINESS TRANSACTED IN CANADA BY INSURERS LICENSED FOR REINSURANCE ONLY — 1980

D. Marine

	Company	Premiums			Claims			
		Assumed	Ceded	Net	Assumed	Ceded	Net	
		$	$	$	$	$	$	
1	Abeille-Paix Reassurances	435,808	.....	435,808	265,585	.....	265,585	1
2	Canadian Reinsurance Company	1,477,234	767,962	709,272	1,764,451	851,529	912,922	2
3	Gerling Global Reinsurance Company	1,584,272	.....	1,584,272	1,031,307	.....	1,031,307	3
4	Great Lakes Reinsurance Company	2,835,412	329,770	2,505,642	1,605,397	230,304	1,375,093	4
5	Kanata Reinsurance Company	*−134*	*−67*	*−67*	*−5,357*	*−8,476*	3,119	5
6	Lombard Insurance Company Limited	279,567	99	279,468	538,009	353,222	184,787	6
7	Mercantile and General Reinsurance Company of Canada	1,778,180	603,802	1,174,378	1,538,139	356,871	1,181,268	7
8	Mercantile and General Reinsurance Company Limited	600,217	.....	600,217	348,530	.....	348,530	8
9	Munich Reinsurance Company	606,917	5,521	601,396	436,225	.....	436,225	9
10	Munich Reinsurance Company of Canada	512,174	337,034	175,140	438,036	257,619	180,417	10
11	National Reinsurance Company of Canada	3,764,100	2,479,851	1,284,249	3,383,400	2,231,793	1,151,607	11
12	Nationwide Mutual Insurance Company	110,730	.....	110,730	108,117	.....	108,117	12
13	Netherlands Reinsurance Group N.V.	35,507	.....	35,507	31,244	.....	31,244	13
14	North American Reinsurance Corporation	1,078	.....	1,078	.....	.....	.....	14
15	Philadelphia Reinsurance Corporation	187,716	4,574	183,142	214,101	.....	214,101	15
16	Pohjola Insurance Company Ltd.	6,627	.....	6,627	9,520	.....	9,520	16
17	Reinsurance Corporation of New York	46,478	.....	46,478	71,913	.....	71,913	17
18	Skandia Insurance Company	941,517	726,191	215,326	972,187	622,433	349,754	18
19	SCOR Reinsurance Company of Canada	429,342	314,862	114,480	349,636	235,924	113,712	19
20	Storebrand International Reinsurance Company Ltd.	19,659	.....	19,659	22,592	.....	22,592	20
21	Swiss Reinsurance Company	180,243	.....	180,243	145,844	.....	145,844	21
22	Unigard Mutual Insurance Company	3,951	.....	3,951	*−8,012*	.....	*−8,012*	22
23	Union Reinsurance Company	81,930	.....	81,930	69,024	.....	69,024	23
24	Victory Insurance Company Limited	37,564	.....	37,564	42,889	.....	42,889	24
	Totals	15,956,089	5,569,599	10,386,490	13,372,777	5,131,219	8,241,558	

V
APPENDICES

APPENDIX I

List of licensed insurers approved, as at date of this report, by the Lieutenant Governor in Council for he purposes of The Guarantee Companies Securities Act, R.S.O. 1970, Chap. 196, Regulation 294/79, as ımended.

GUARANTEE COMPANIES

1. The Aetna Casualty and Surety Company
2. Aetna Insurance Company
3. Allstate Insurance Company of Canada
4. The American Insurance Company
5. Anglo Canada General Insurance Company
6. The Canada Accident and Fire Assurance Company
7. Canada Security Assurance Company
8. Canadian General Insurance Company
9. The Canadian Indemnity Company
10. The Canadian Surety Company
11. The Casualty Company of Canada
12. Central Mutual Insurance Company
13. Chateau Insurance Company
14. The Citadel General Assurance Company
14.a Coachman Insurance Company
15. Commerce and Industry Insurance Company of Canada
16. The Commerce Group Insurance Company
17. Constitution Insurance Company of Canada
18. The Continental Insurance Company
19. Co-operative Fire and Casualty Company
20. Co-operators Insurance Association
21. Coronation Insurance Company Limited
21.a Cumis General Insurance Company
22. The Dominion of Canada General Insurance Company
23. The Dominion Insurance Corporation
24. Eaton/Bay Insurance Company
25. The Economical Mutual Insurance Company
25.a Elite Insurance Company
26. Federal Insurance Company
27. Federated Mutual Insurance Company
28. Federation Insurance Company of Canada
29. Fidelity Insurance Company of Canada
30. Fireman's Fund Insurance Company
31. Fireman's Fund Insurance Company of Canada
32. The General Accident Assurance Company of Canada
33. General Insurance Company of America
34. General Security Insurance Company of Canada
35. Gerling Global General Insurance Company
36. Gibraltar General Insurance Company
37. Gore Mutual Insurance Company
38. Great American Insurance Company
39. The Guarantee Company of North America
40. The Guardian Insurance Company of Canada
41. The Halifax Insurance Company
42. The Hartford Fire Insurance Company
43. The Home Insurance Company
44. INA Insurance Company of Canada
45. Insurance Company of North America
46. Insurance Corporation of Ireland Limited
47. London and Midland General Insurance Company
48. Lumbermen's Mutual Casualty Company
49. Maryland Casualty Company
50. The New Zealand Insurance Company, Limited
51. Niagara Fire Insurance Company
52. Norwich Union Fire Insurance Society, Limited
53. Pearl Assurance Company, Limited
54. Perth Insurance Company
55. Phoenix Assurance Company of Canada
56. The Phoenix Insurance Company (Hartford, Conn.)
57. Pilot Insurance Company
58. Pitts Insurance Company
59. The Provident Assurance Company
60. The Prudential Assurance Company, Limited
61. Reliance Insurance Company (of Philadelphia)
62. Royal Insurance Company of Canada
63. Safeco Insurance Company of America
64. St. Paul Fire and Marine Insurance Company
65. Scottish & York Insurance Co., Limited
66. Seaboard Surety Company
67. Simcoe & Erie General Insurance Company
68. The Soverign General Insurance Company
69. The Stansead & Sherbrooke Insurance Company
70. Sun Alliance Insurance Company
70.a Symons General Insurance Company
71. Toronto General Insurance Company
72. Traders General Insurance Company
73. The Travelers Indemnity Company
74. Travelers Indemnity Company of Canada
75. United States Fidelity and Guaranty Company
76. United States Fire Insurance Company
77. The Waterloo Mutual Insurance Company
78. The Wawanesa Mutual Insurance Company
79. The Western Assurance Company
80. Western Surety Company
81. Zurich Insurance Company
82. Chubb Insurance Company of Canada

APPENDIX II

DEPOSITS OF INSURERS UNDER THE INSURANCE ACT

As at December 31, 1980

Company	Amount of Depo	
Abstainers' Insurance Company, Simcoe, Ont	$505,000	(d
Aeterna-Life Insurance Company, Montreal, Que	150,000	
Anglo-Canada General Insurance Company, Toronto, Ont	630,000	(i)
Assumption Mutual Life Insurance Company, Moncton, N.B.	120,000	
The Bay City General Insurance Company, Hamilton, Ont.	606,000	(j)
Canadian Great Lakes Casualty and Surety Company Ltd., Don Mills, Ont.	700,000	
The Canadian Millers' Mutual Fire Insurance Company, Cambridge	106,000	
The Canadian Provident General Insurance Company, Montreal, Que.	80,000	
Canadian Universal Insurance Company Limited, Montreal, Que.	600,000	
Coachman Insurance Company, Toronto	300,000	
Colonia General Insurance Company, Toronto	110,000	
Commerce and Industry Insurance Company of Canada, Toronto, Ont.	1,000,000	(a)
Co-operators Insurance Association, Guelph, Ont.	1,164,750	
Co-operators Life Insurance Association, Guelph, Ont.	605,000	
Coronation Insurance Company, Limited, Toronto, Ont.	550,000	(a)
The Drake Insurance Company Ltd., Toronto, Ont.	60,000	
L'Economie Mutuelle-Vie, Montreal, Que.	153,000	
The Empire Life Insurance Company, Kingston, Ont.	635,000	(f)
Farm Mutual Reinsurance Plan Inc., Cambridge, Ont.	250,000	
Gerling Global General Insurance Company, Toronto, Ont.	1,275,000	(a)
Gerling Global Life Insurance Company, Toronto, Ont.	1,215,000	(c)
Gerling Global Reinsurance Company, Toronto, Ont.	1,260,000	(b)
Gibraltar General Insurance Company, Toronto, Ont.	885,000	(a)
The Hongkong Fire Insurance Company Limited Toronto, Ont.	50,000	
Industrial Life Insurance Company, Quebec, Que.	110,000	
The Laurentian Mutual Assurance Company, Quebec, Que.	255,000	
Maplex General Insurance Company, Burlington, Ont.	500,000	(c)
The Mutual of Ottawa-Church Insurance, Hull, Que.	60,000	
North Canadian Insurance Company, Toronto, Ont.	250,000	
The Northern Frontier General Insurance Company Limited, North Bay	250,000	
Northern Union Insurance Company Limited, Winnipeg, Man.	650,000	(l)
Ontario Mutual General Insurance Company, Grand Valley, Ont.	205,000	
Ontario Motorist Insurance Company, Toronto, Ont.	500,000	
Otter Dorchester Insurance Company Limited, Norwich, Ont.	250,000	
Pafco Insurance Company Limited, Toronto, Ont.	750,000	(k)
Pan American Family Insurance Corporation, Toronto, Ont.	250,000	
Pilot Insurance Company, Toronto, Ont.	750,000	
Premier Insurance Company, Toronto, Ont.	192,000	
Les Prevoyants du Canada, Quebec, Que	620,000	
The Provident Assurance Company, Montreal, Que.	525,000	
Quebec Health Services, Sainte-Foy, Que.	300,000	
Retail Lumbermen's Mutual Fire Insurance Company, Winnipeg, Man.	10,000	
Scottish and York Insurance Company, Limited, Toronto, Ont.	578,000	(e)
Seaboard Life Insurance Company, Vancouver, B.C.	581,000	*
Simcoe and Erie General Insurance Company, Hamilton, Ont.	615,000	(a)
Societa Italiana Assicurazoni Transporti ("SIAT"), Toronto, Ont.	100,000	
United Provinces Insurance Company, Montreal, Que.	375,000	
Upper Canada Insurance Company, Toronto, Ont.	280,500	
York Fire & Casualty Insurance Company, Toronto, Ont.	200,000	

* Held by Province of British Columbia as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.

(a) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, New Brunswick, Ontario and Saskatchewan.

(b) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, New Brunswick and Ontario.

(c) Held by Province of Ontario as reciprocal deposit for Provinces of Alberta, British Columbia, Ontario and Saskatchewan.

(d) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba and Ontario.

(e) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, New Brunswick, Ontario and Saskatchewan.

(f) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.

(g) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, Manitoba, Ontario and Saskatchewan.

(h) Held by Province of Ontario as reciprocal deposit for the Provinces of New Brunswick and Ontario.

(i) Held by Province of Ontario as reciprocal deposit for the Provinces of Alberta, British Columbia, Manitoba, Prince Edward Island, Saskatchewan and Ontario.

(j) Held by Province of Ontario as reciprocal deposit for the Provinces of Manitoba, Ontario and Saskatchewan.

(k) Held by Province of Ontario as reciprocal deposit for Provinces of British Columbia, Manitoba, Saskatchewan and Ontario.

(l) Held by Province of Manitoba as reciprocal deposit for Provinces of Alberta, British Columbia, Manitoba, Ontario and Saskatchewan.

BINDING ECT. SEP 2 0 1984